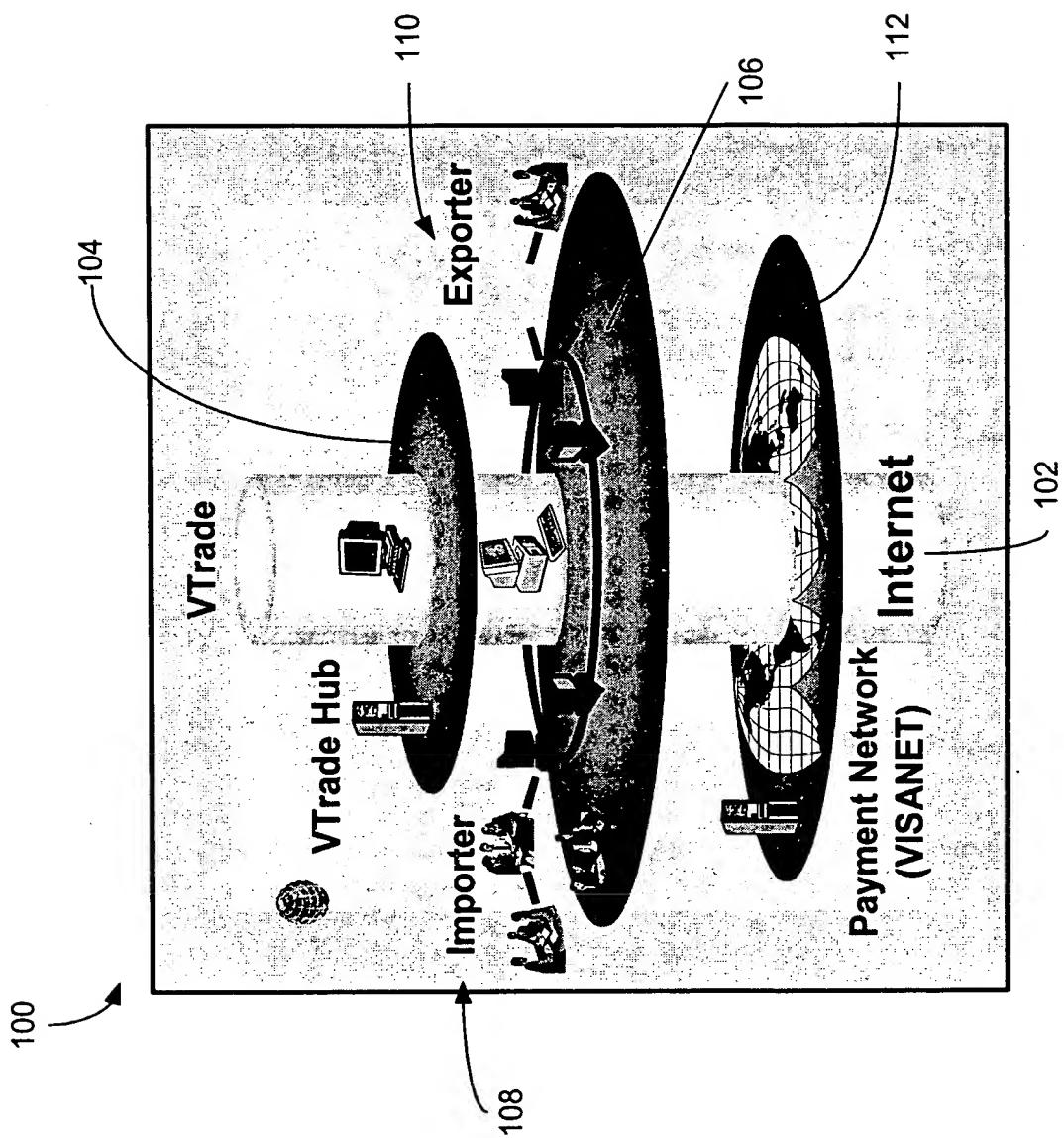


**Figure 1**



206

208

204

200

202

Open  
Account  
Trading

Traditional  
Trade  
Finance

Supply Integration

Demand Integration

Seller

VTRADE

Enterprise

Buyer

210

**Figure 2**

**Figure 3**

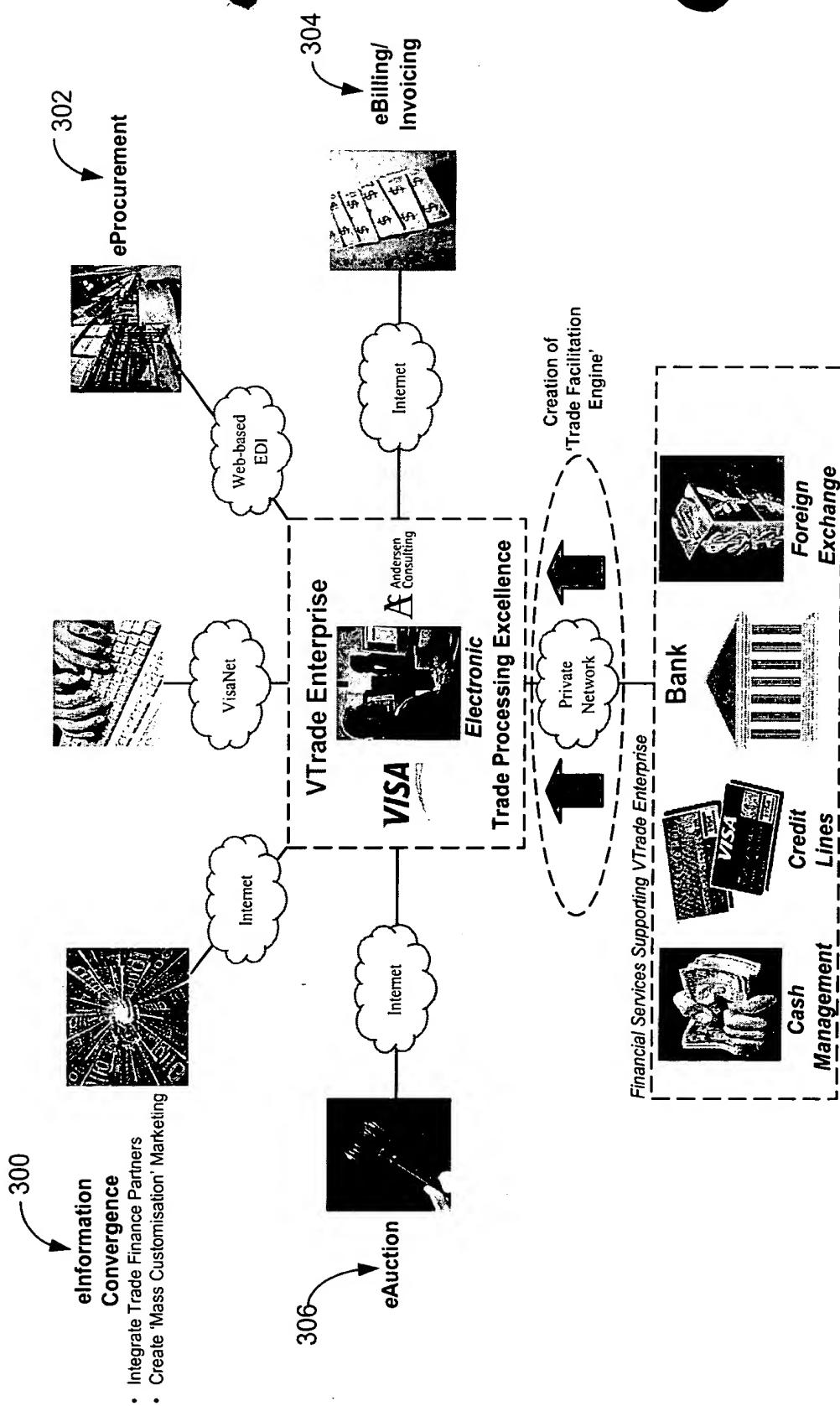
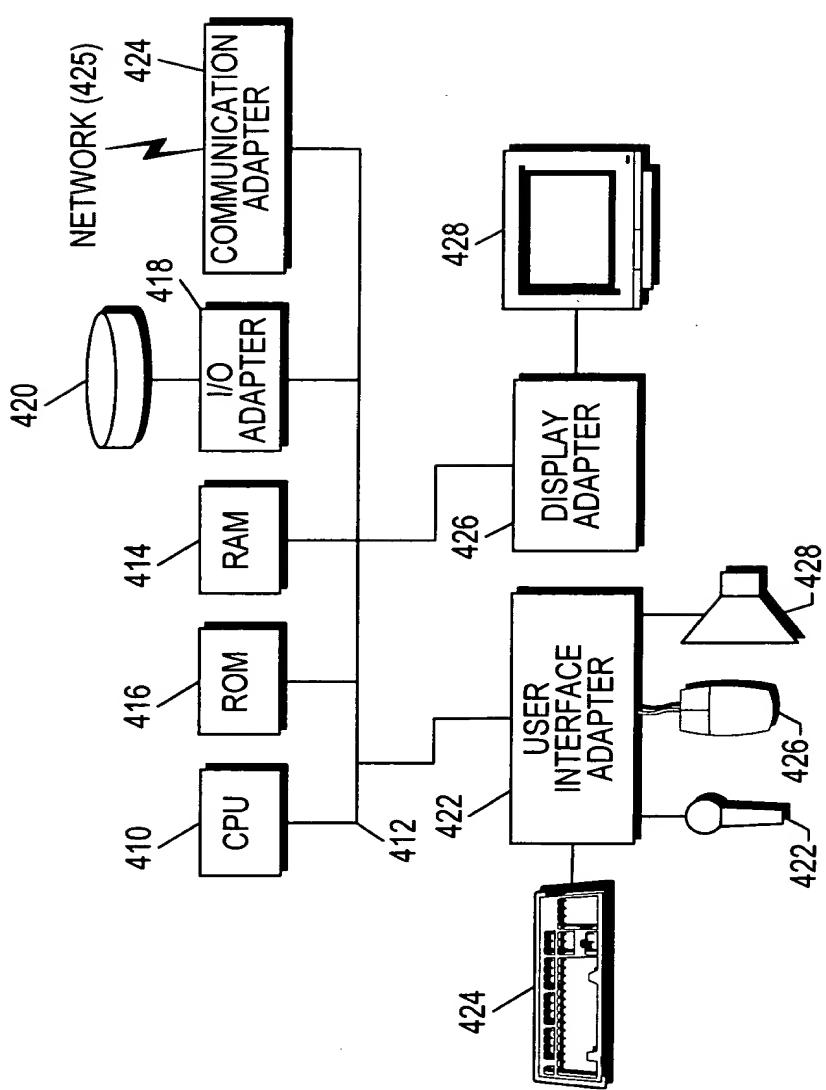
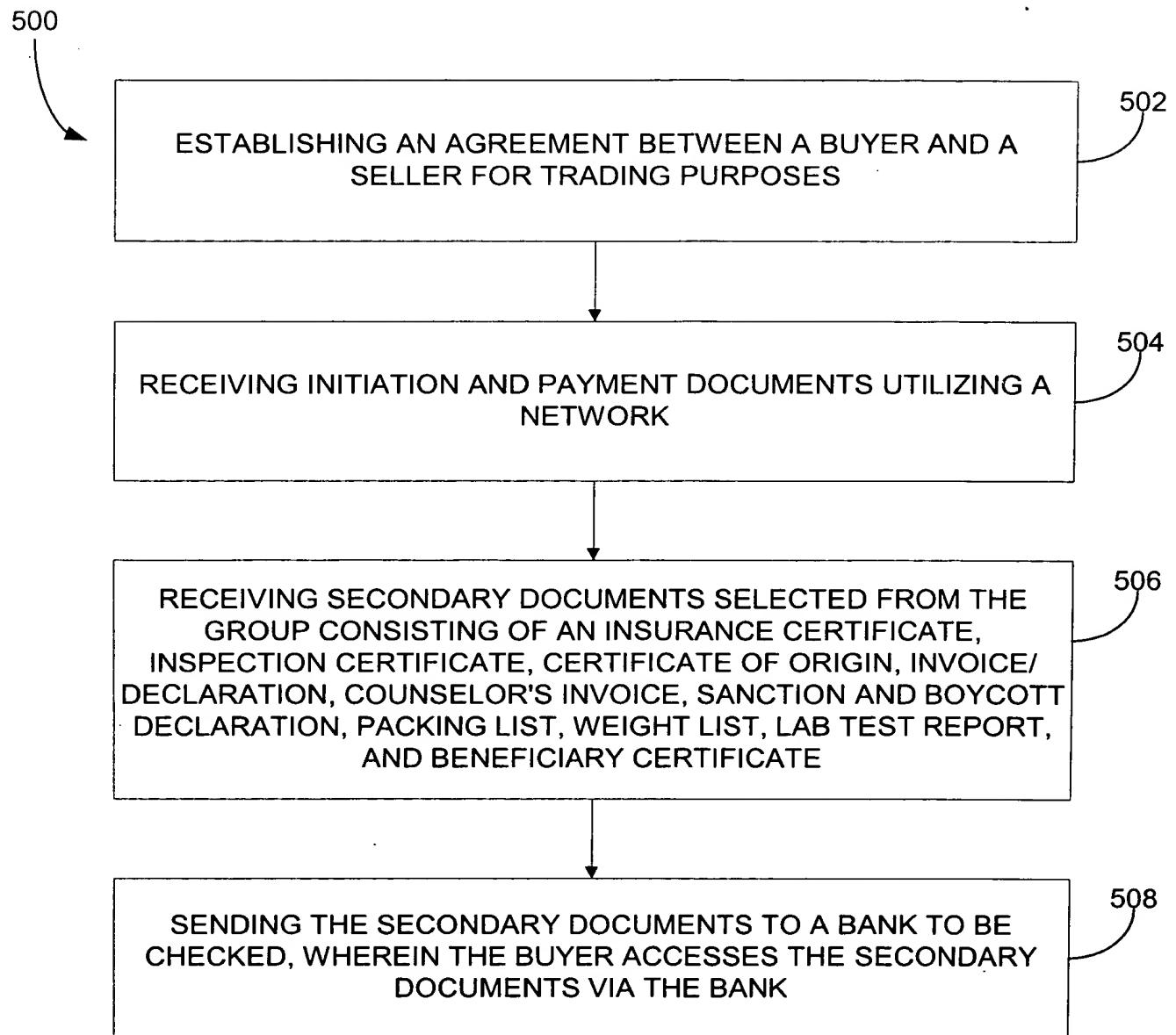
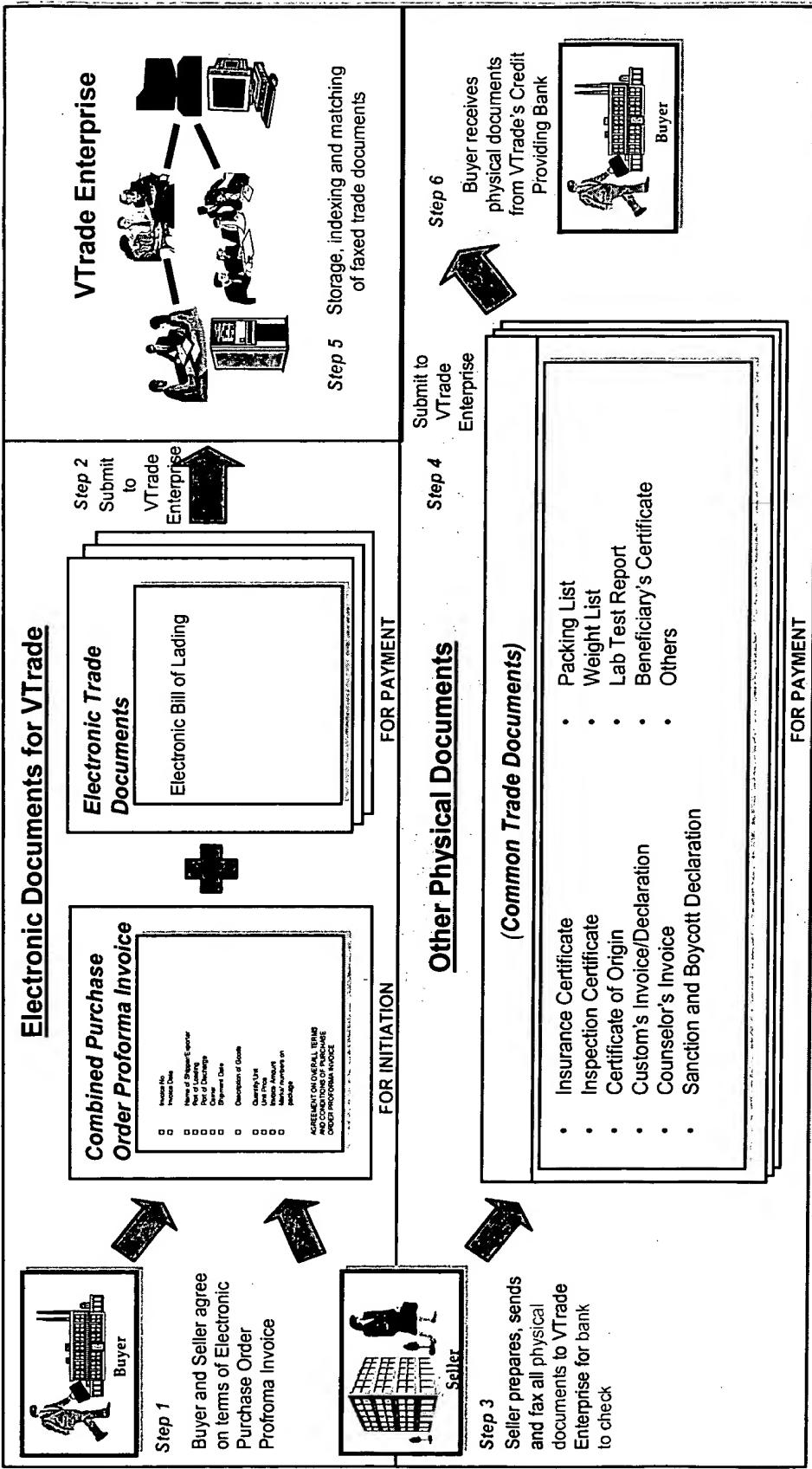


Figure 4



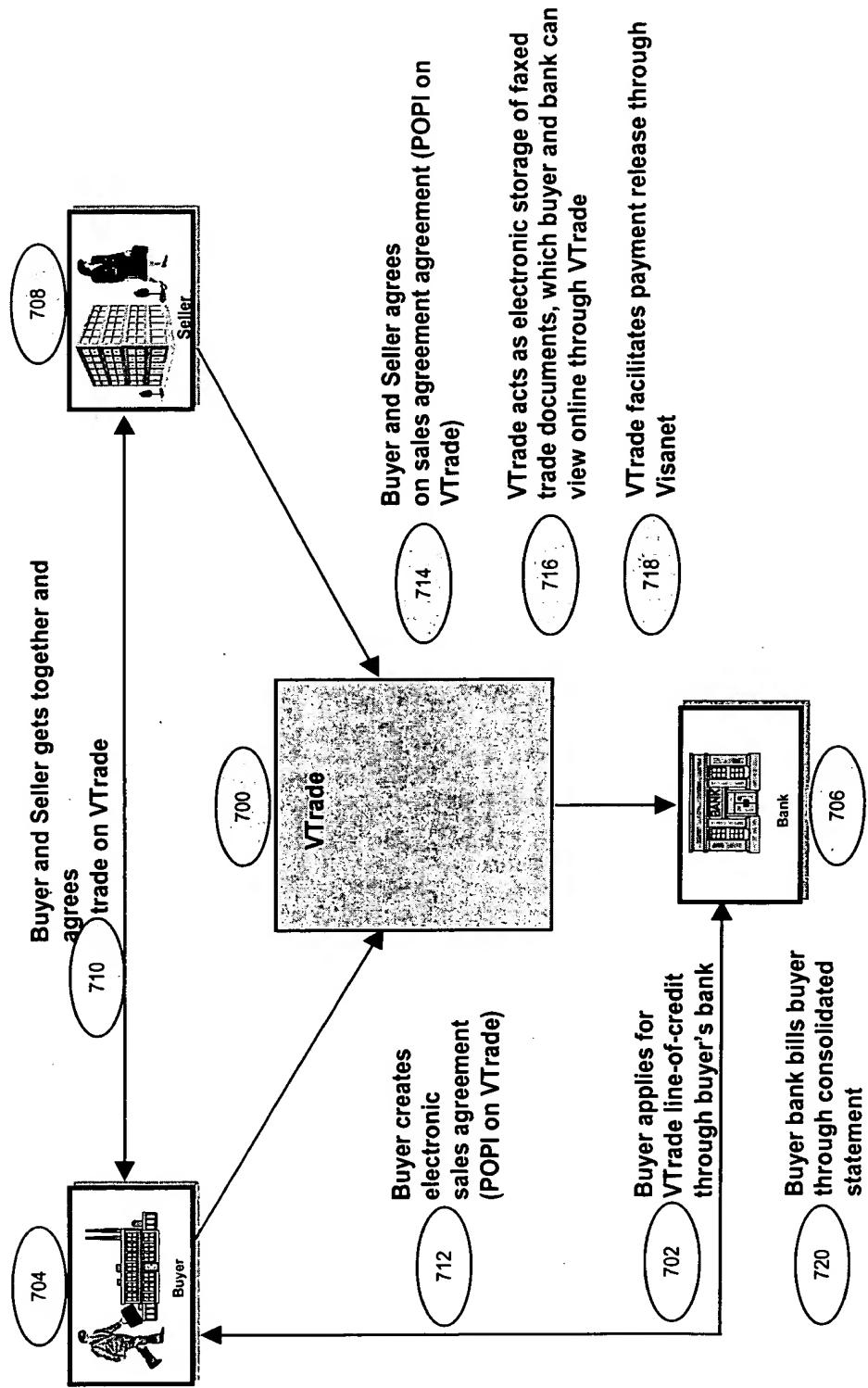


**Figure 5**

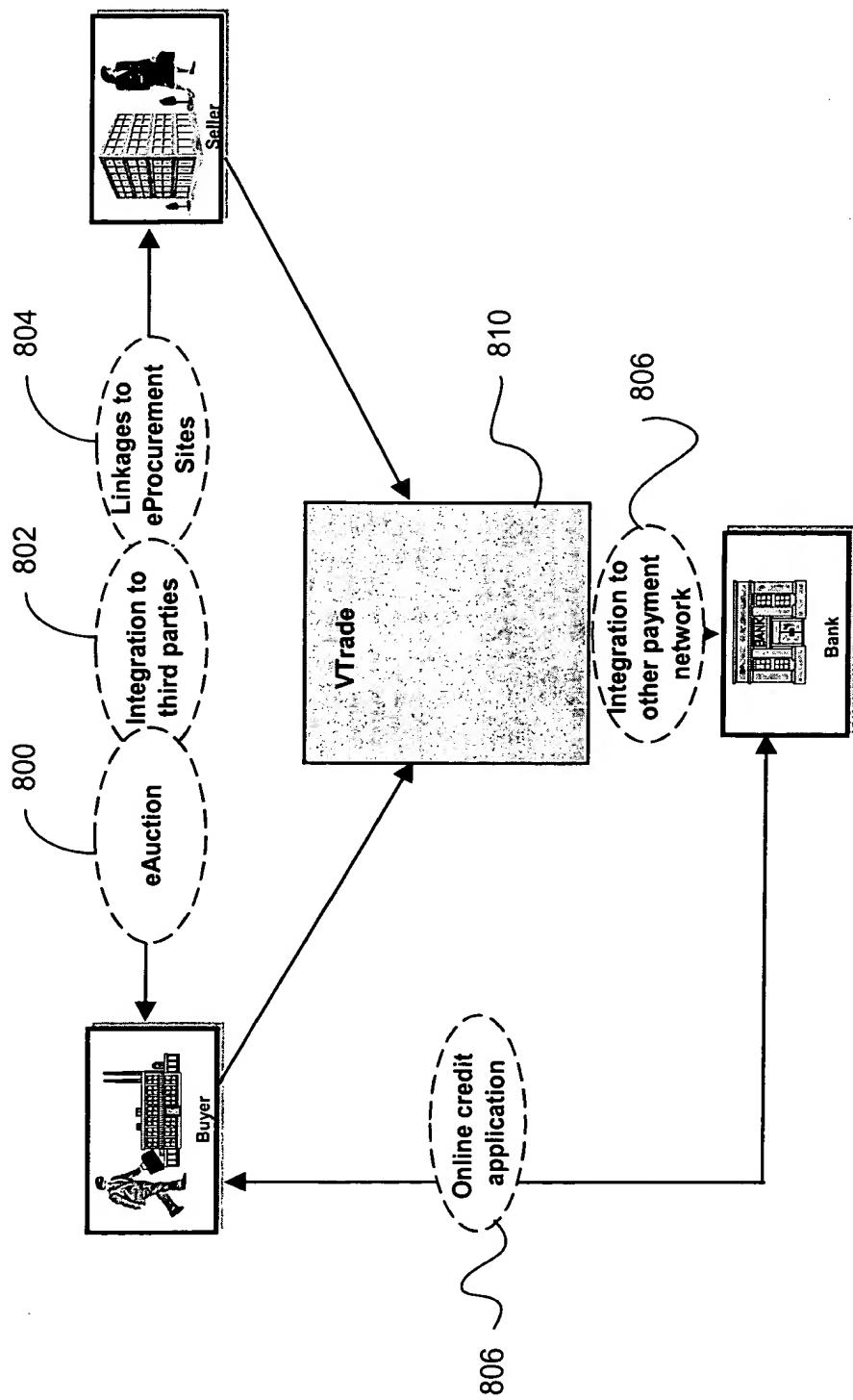


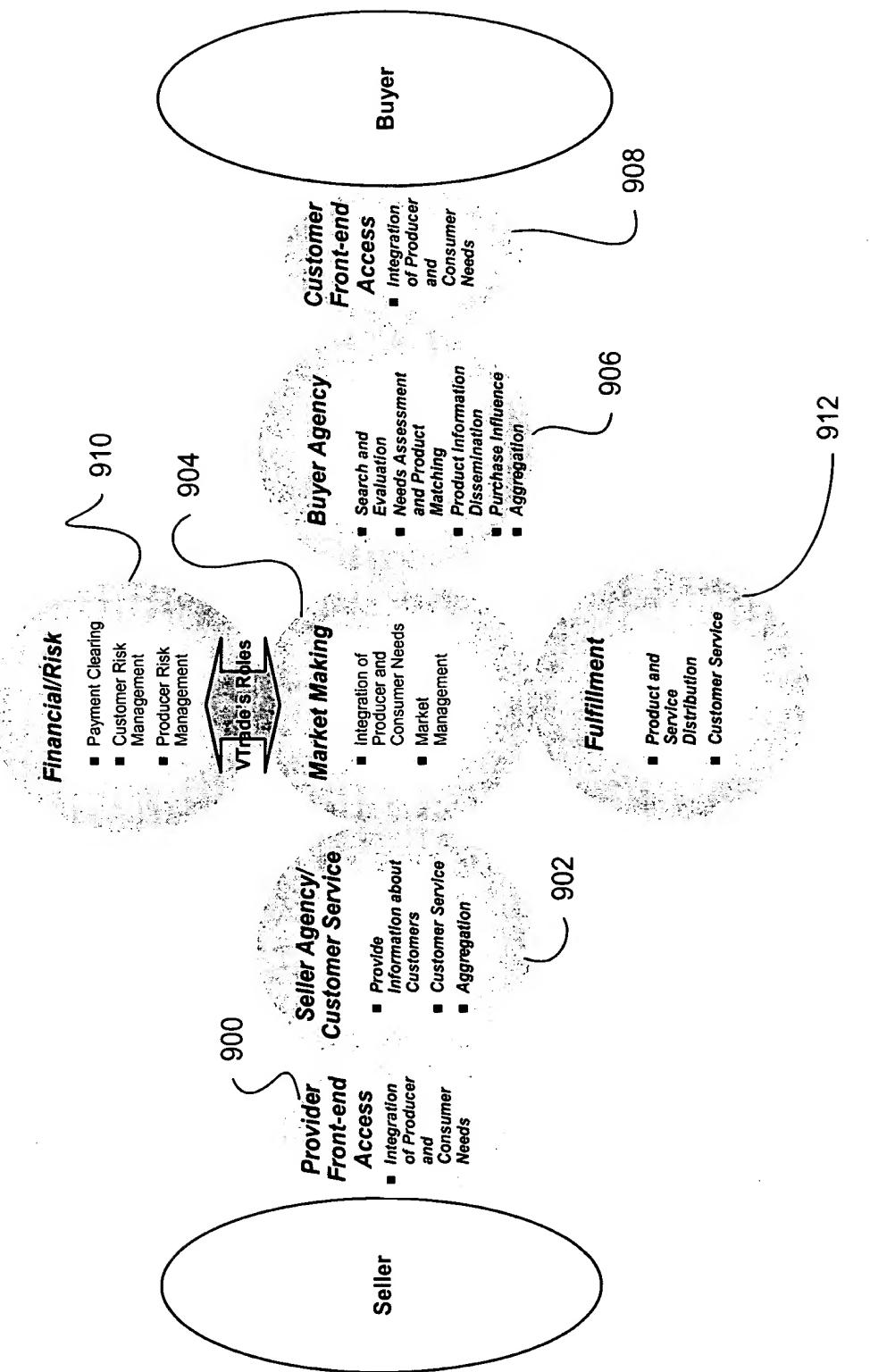
**Figure 6**

**Figure 7**



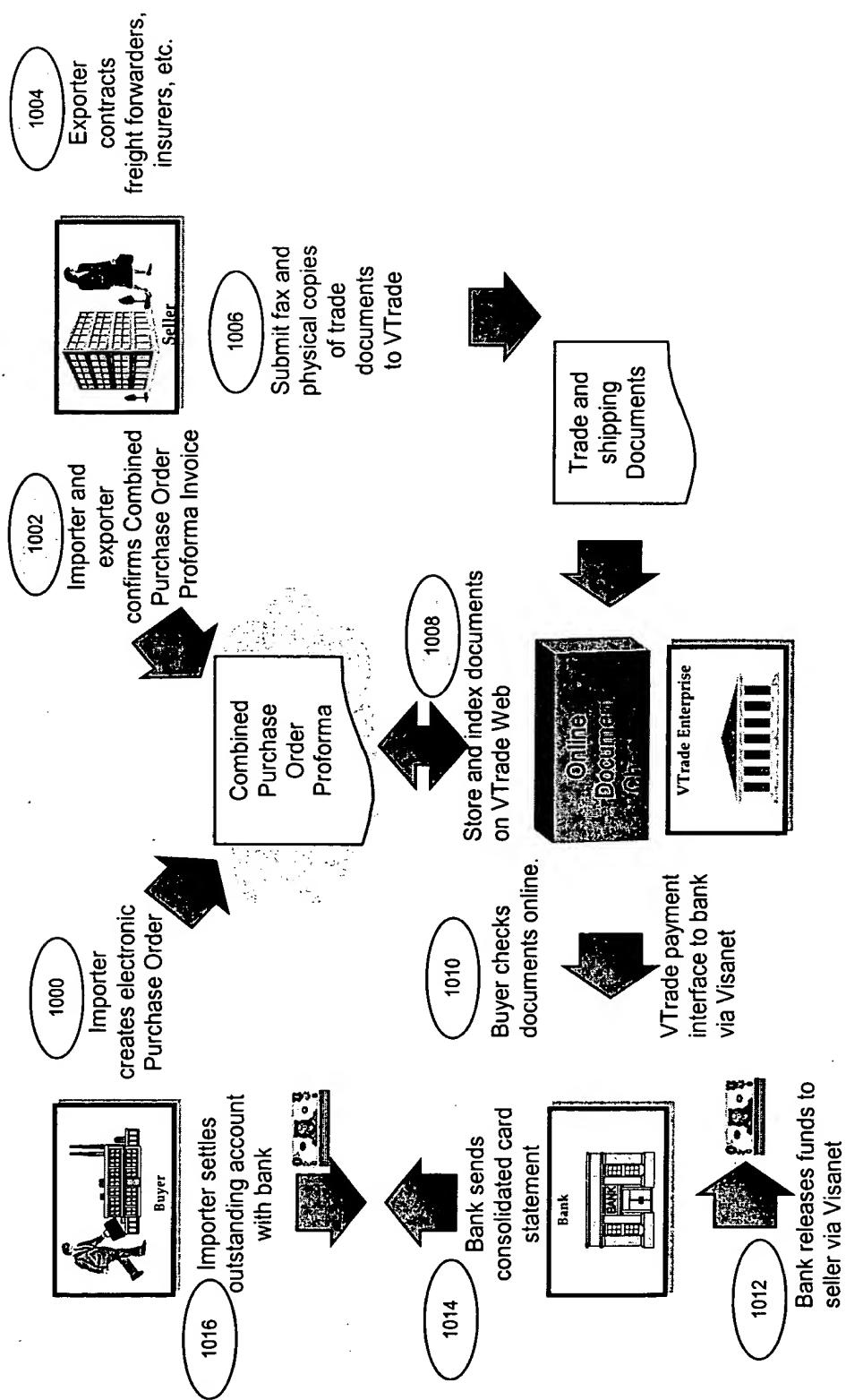
**Figure 8**

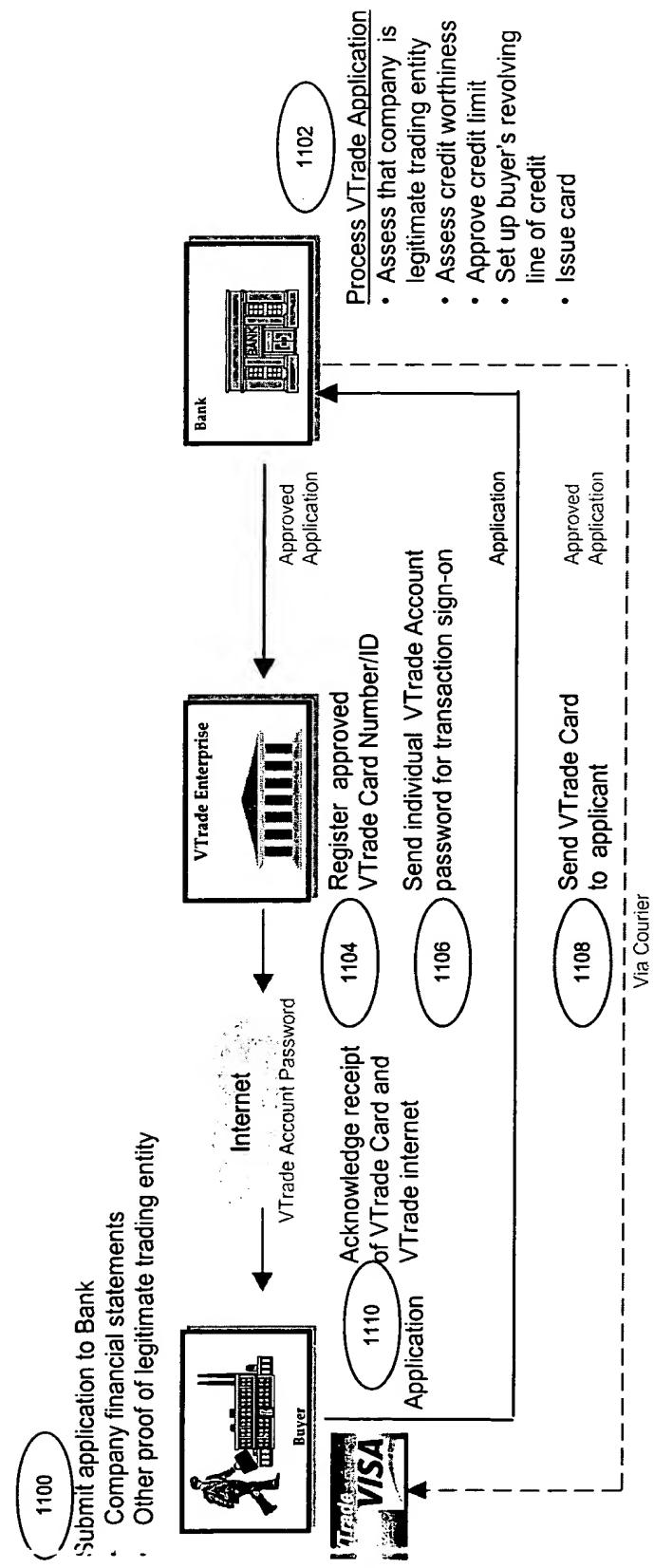




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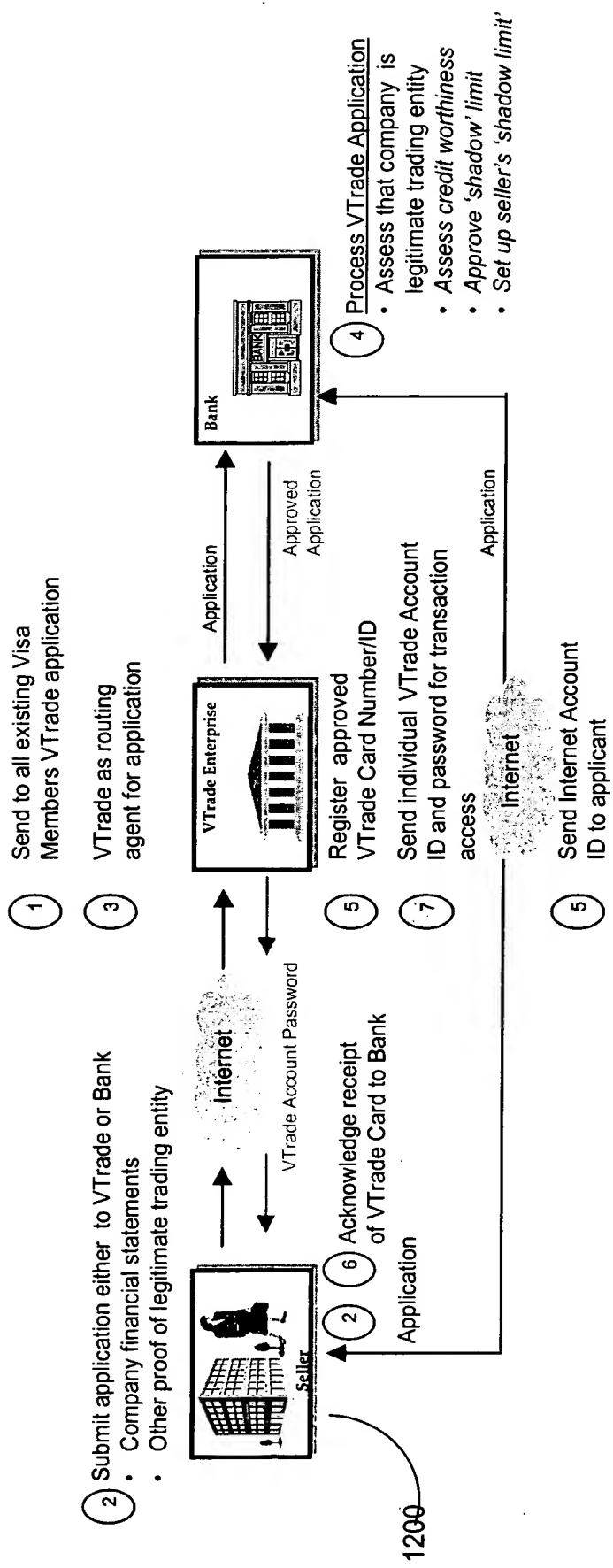
**Figure 10**

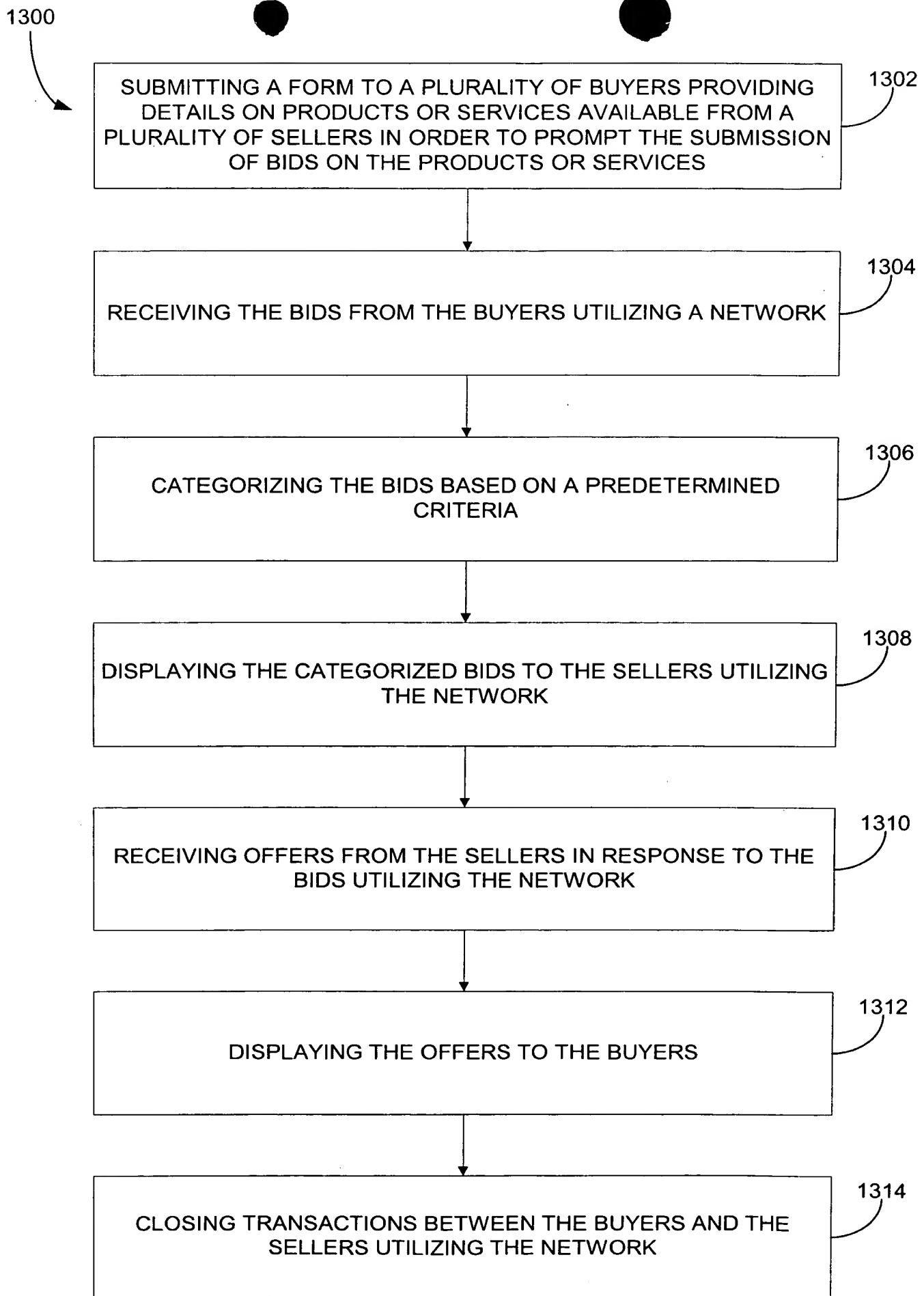




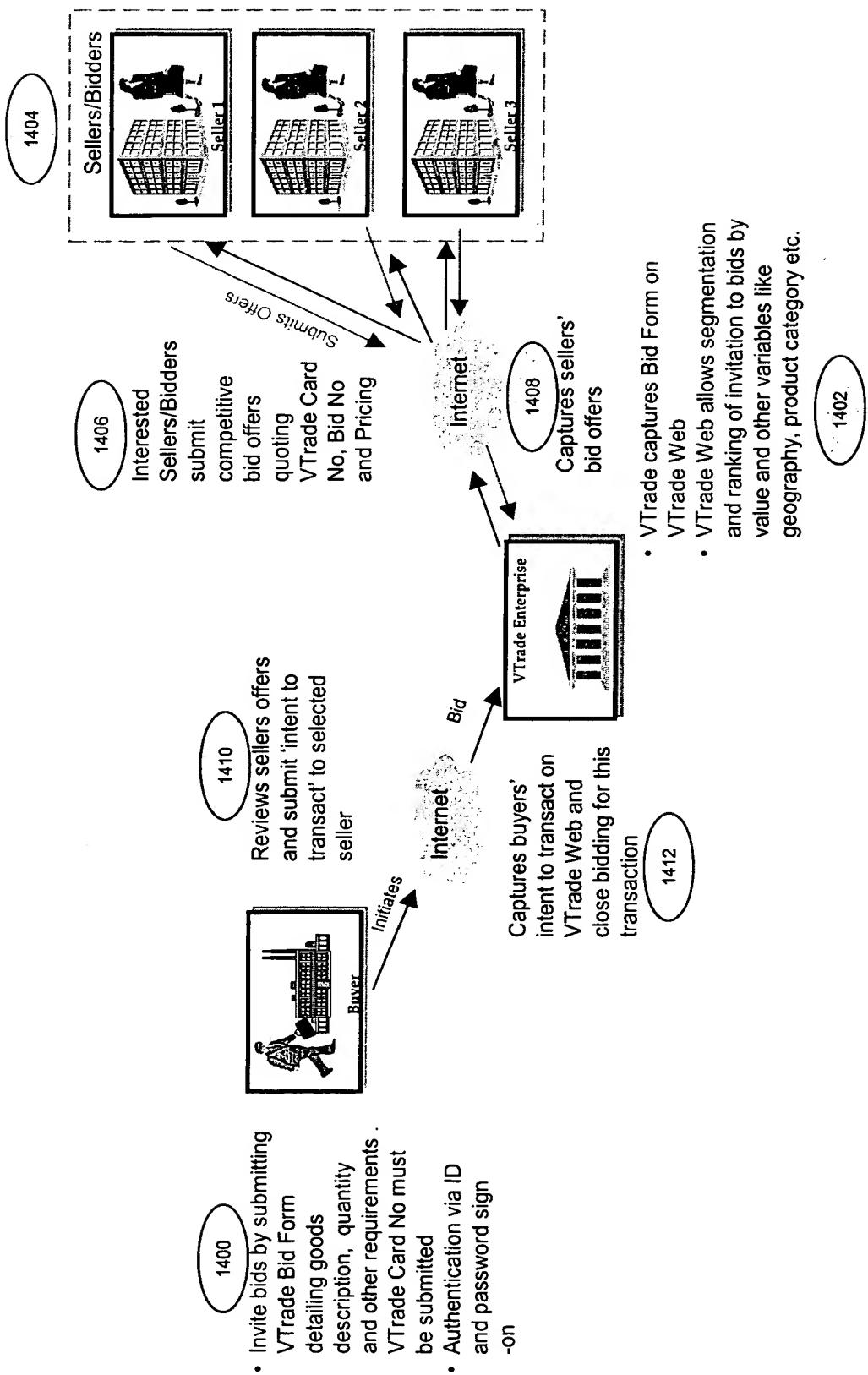
**Figure 11**

**Figure 12**

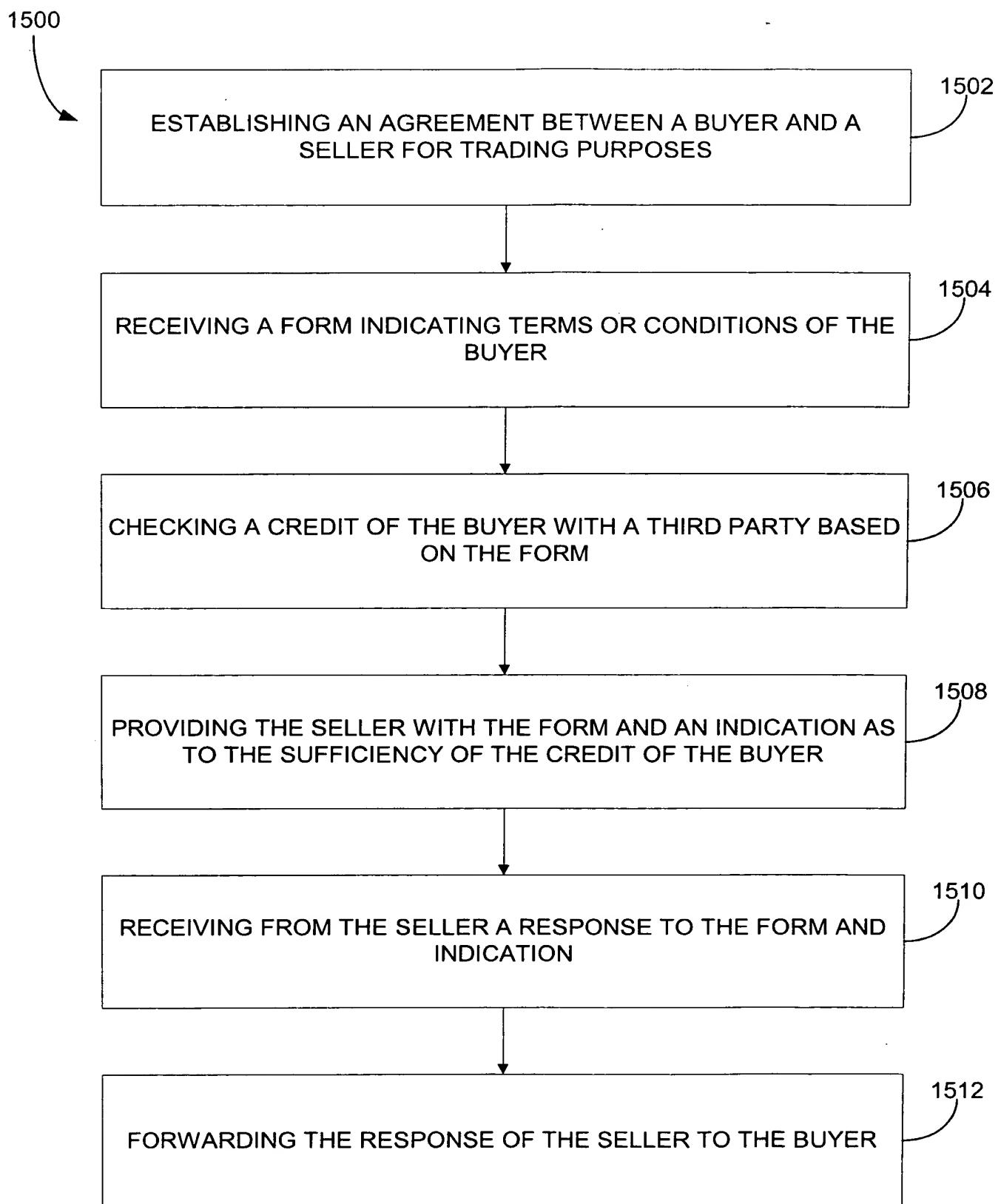




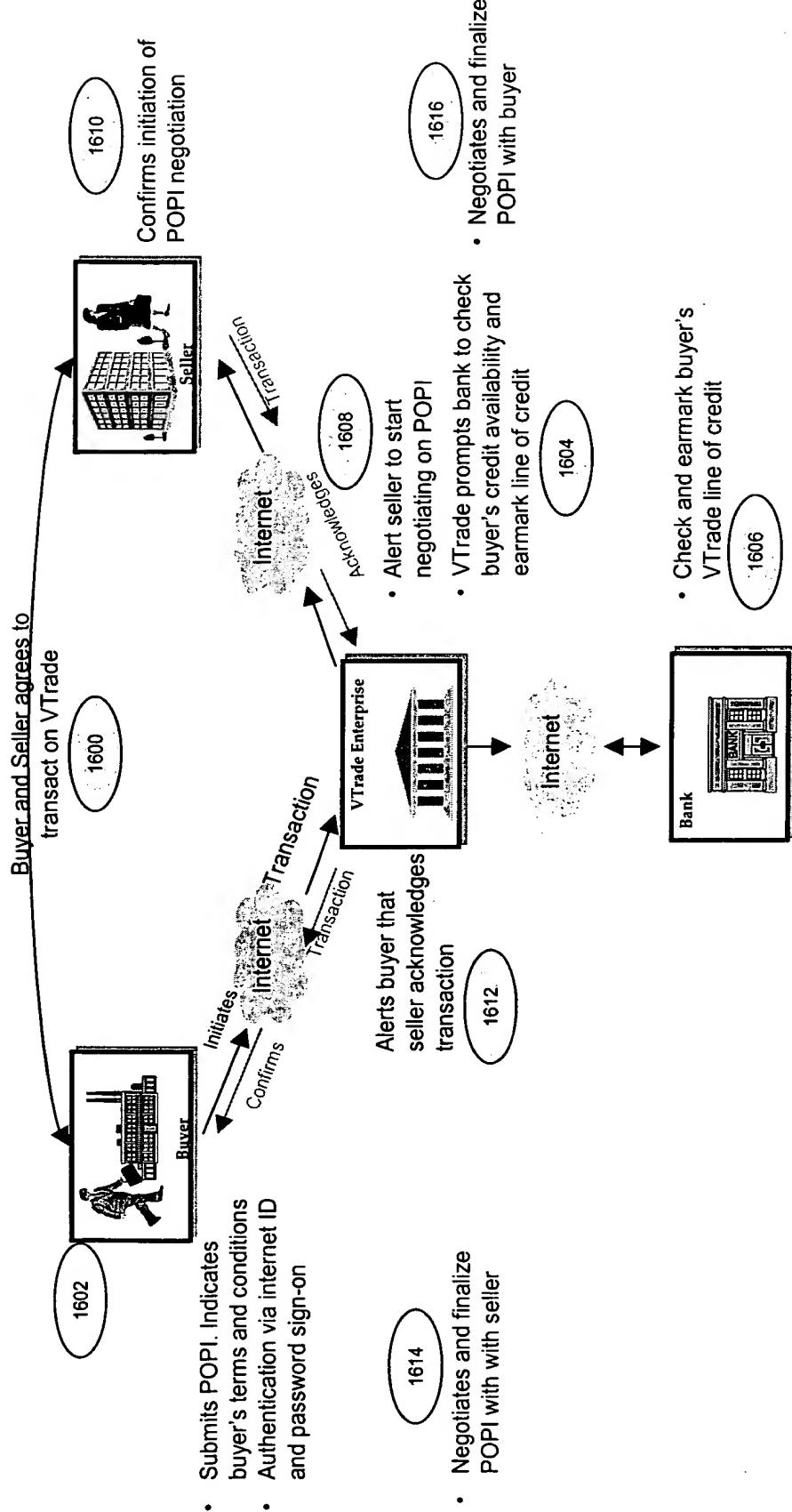
**Figure 13**



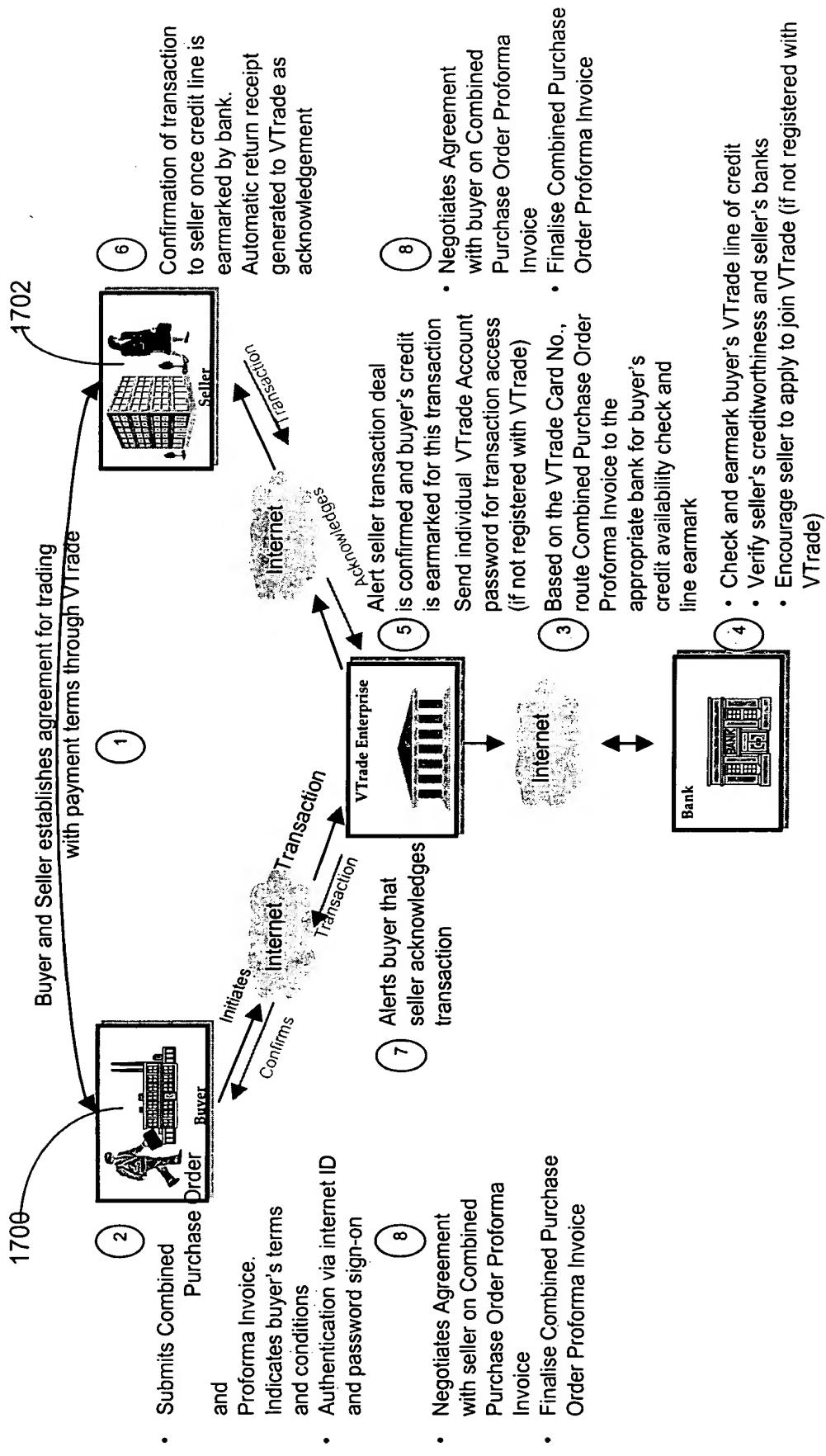
**Figure 14**



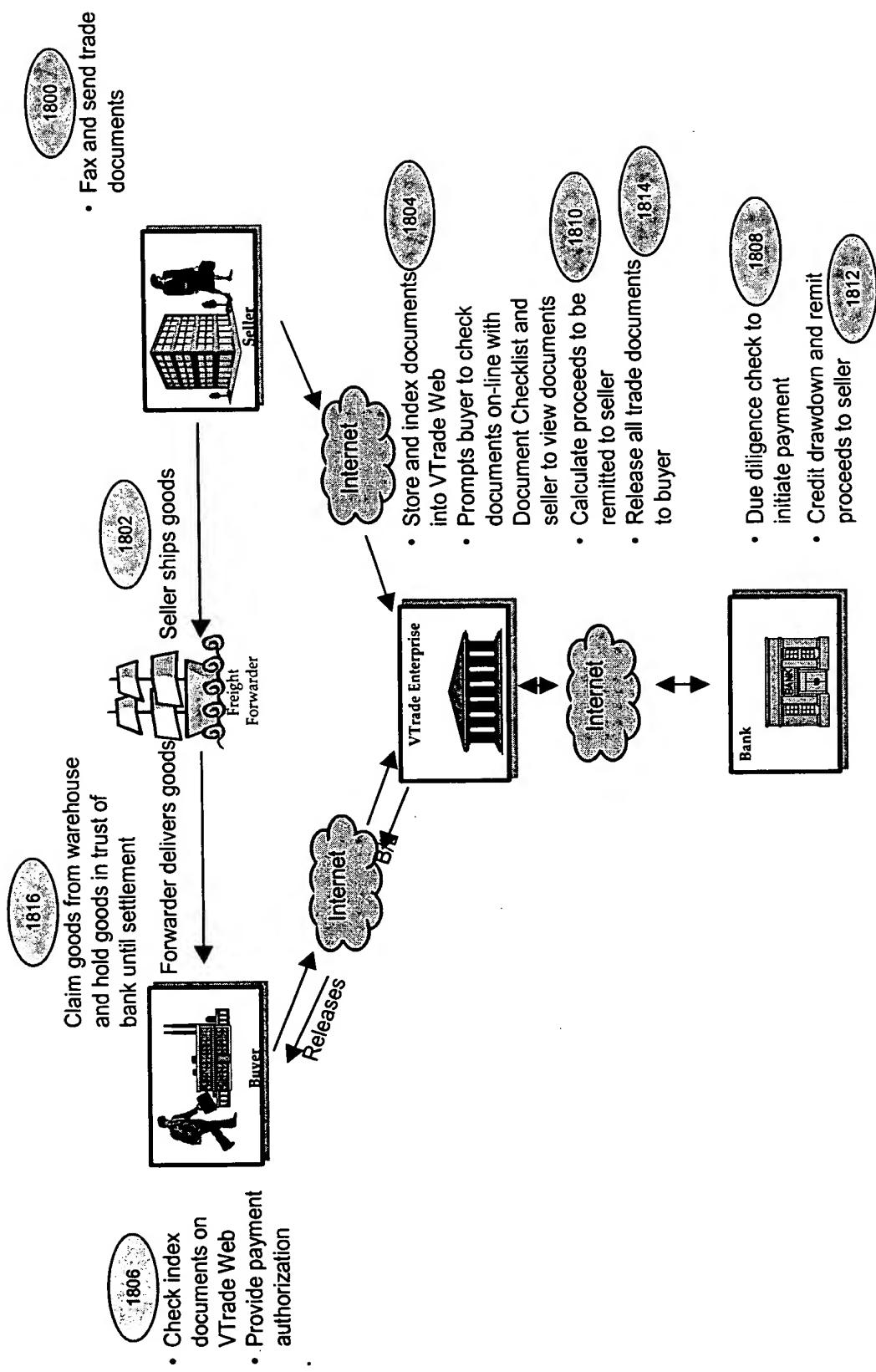
**Figure 15**



**Figure 16**



**Figure 17**



**Figure 18**

**Figure 19**

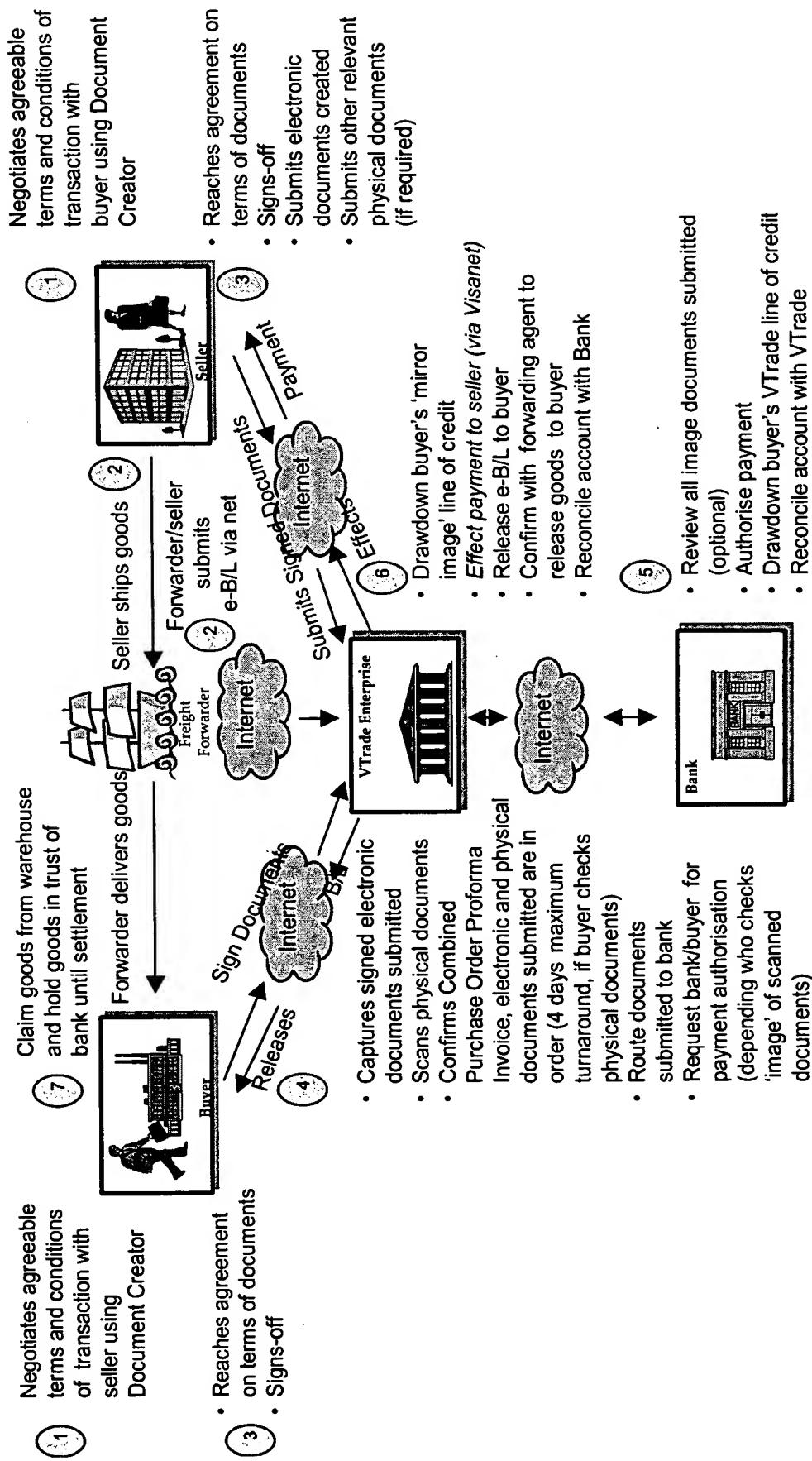
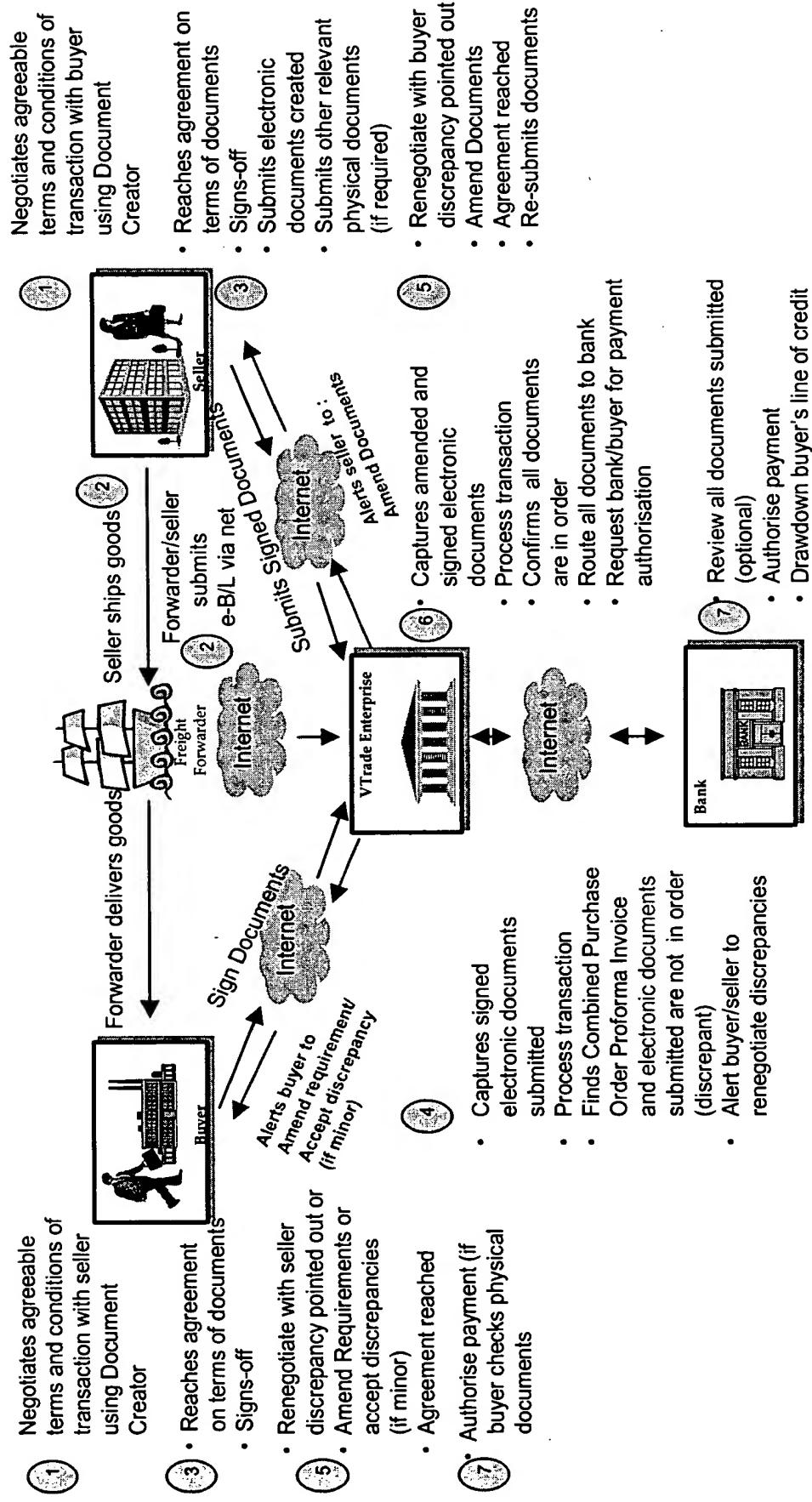
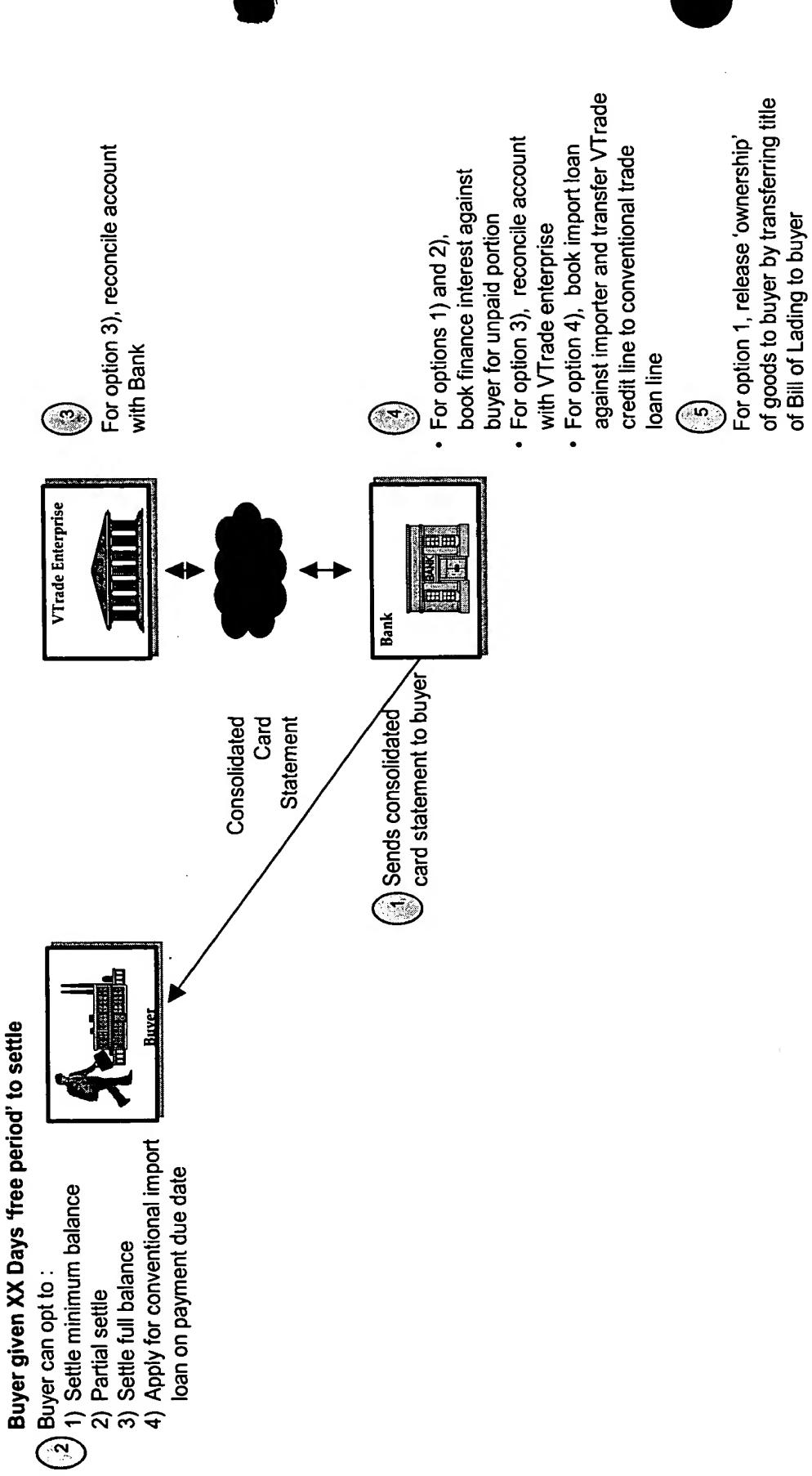


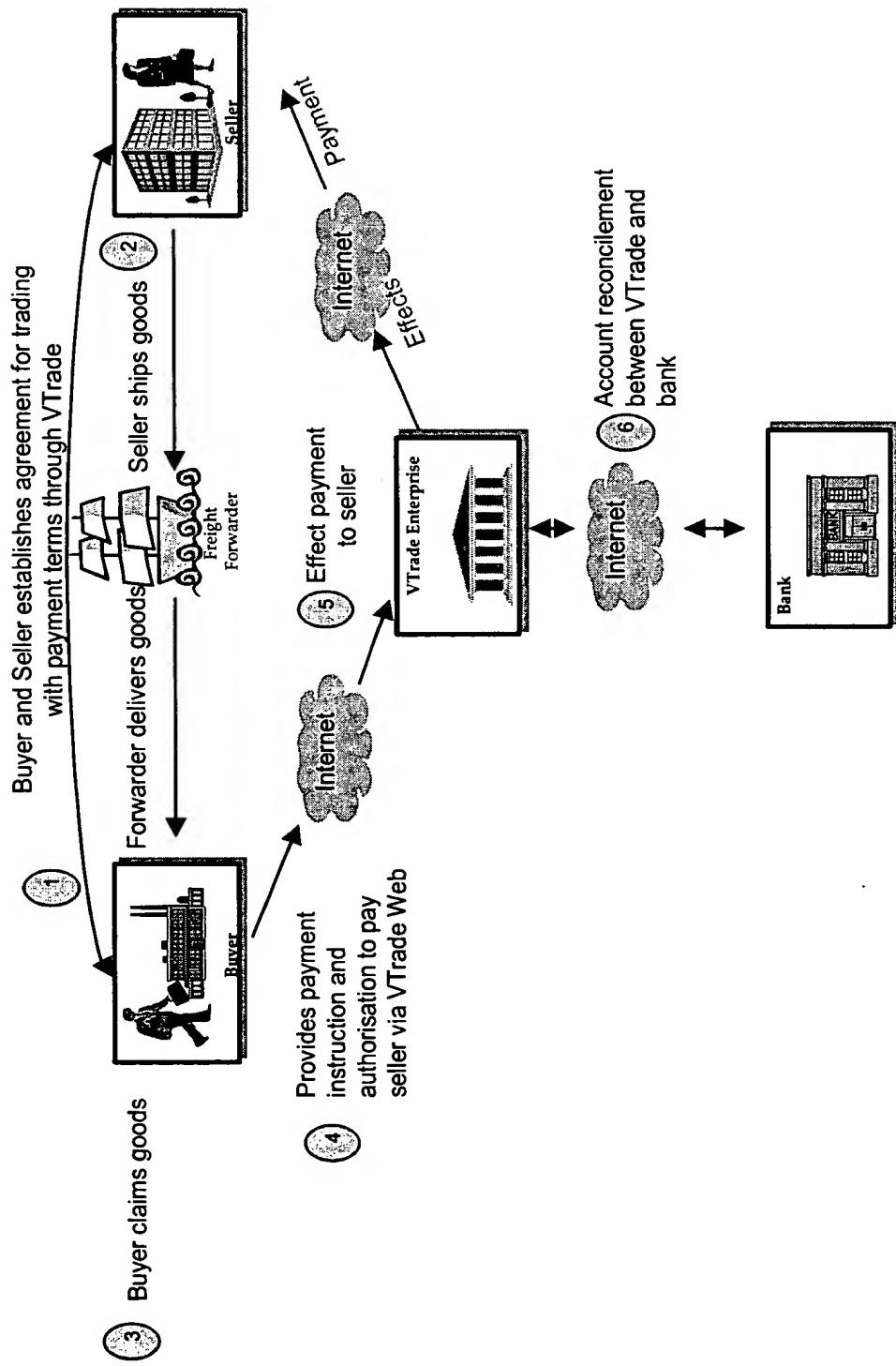
Figure 20





**Figure 21**

Figure 22



2300  
2302  
2304  
2306  
2308  
2310  
2312  
2314

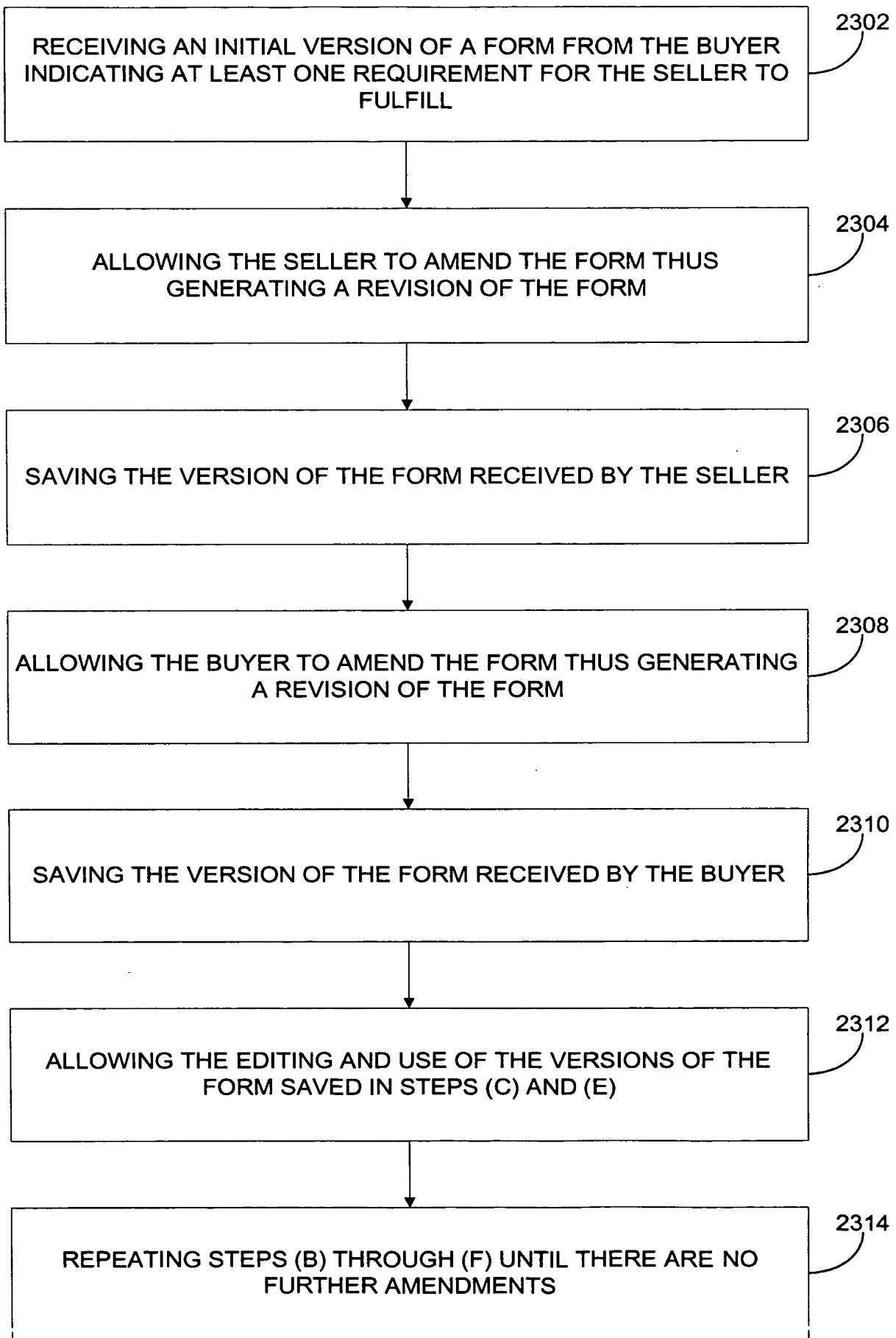


Figure 23

2400

<b>VTrade Purchase Order Proforma Invoice (POPI)</b>	
Transaction Reference & Date :	
VTrade Account No :	
Buyer & Buyer's Business e-Mail :	
Visa Online Seller No :	
Seller & Seller's Business e-Mail :	
<b>Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement</b>	
<b>Buyer's Requirements</b>	
<b>Seller's Fulfillment</b>	
If yes, tick on box.	
If no, indicate offer	
<input type="checkbox"/> Expiry date of Purchase	<input type="checkbox"/> If no,
<input type="checkbox"/> Order Commitment (30 days)	<input type="checkbox"/> If no,
<input type="checkbox"/> Goods Description	<input type="checkbox"/> If no,
<input type="checkbox"/> Quantity/Unit	<input type="checkbox"/> If no,
<input type="checkbox"/> Unit Price	<input type="checkbox"/> If no,
<input type="checkbox"/> Invoice Amount	<input type="checkbox"/> If no,
<input type="checkbox"/> Terms of Payment (Sight Usance)	<input type="checkbox"/> If no,
<input type="checkbox"/> Terms of Insurance coverage (FOB/CIF)	<input type="checkbox"/> If no,
<input type="checkbox"/> Name of Shipper/Exporter	<input type="checkbox"/> If no,
<input type="checkbox"/> Port of Loading	<input type="checkbox"/> If no,
<input type="checkbox"/> Port of Discharge	<input type="checkbox"/> If no,
<input type="checkbox"/> Carrier	<input type="checkbox"/> If no,
<input type="checkbox"/> Latest Shipment Date	<input type="checkbox"/> If no,
<a href="#">Back</a>	
<a href="#">Forward</a>	
Page 1 of 2	

Figure 24A

**Figure 24B**

<b><u>VTrade Purchase Order Proforma Invoice (POPI)</u></b>																																																			
Transaction Reference & Date : _____																																																			
VTrade Account No : _____																																																			
Buyer & Buyer's Business e-Mail : _____																																																			
Visa Online Seller No : _____																																																			
Seller & Seller's Business e-Mail : _____																																																			
<p><i>Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement</i></p>																																																			
<table border="1"><tr><td colspan="2"><b>Seller's Fulfillment</b></td></tr><tr><td colspan="2"><input type="checkbox"/> Documents required</td></tr><tr><td colspan="2">Commercial Invoice</td></tr><tr><td colspan="2">Inspection Certificate</td></tr><tr><td colspan="2">Packing List</td></tr><tr><td colspan="2">Insurance Certificate</td></tr><tr><td colspan="2">Certificate of Origin</td></tr><tr><td colspan="2">Counselor's Invoice</td></tr><tr><td colspan="2">Others (Please Indicate)</td></tr><tr><td><b>In Progress</b></td><td><b>Final</b></td></tr><tr><td><b>Submit</b></td><td><b>Submit</b></td></tr><tr><td colspan="2"><b>Buyer's Requirements</b></td></tr><tr><td colspan="2"><input type="checkbox"/> Documents required</td></tr><tr><td colspan="2">Commercial Invoice</td></tr><tr><td colspan="2">Inspection Certificate</td></tr><tr><td colspan="2">Packing List</td></tr><tr><td colspan="2">Insurance Certificate</td></tr><tr><td colspan="2">Certificate of Origin</td></tr><tr><td colspan="2">Counselor's Invoice</td></tr><tr><td colspan="2">Others (Please Indicate)</td></tr><tr><td><b>In Progress</b></td><td><b>Final</b></td></tr><tr><td><b>Submit</b></td><td><b>Submit</b></td></tr><tr><td colspan="2"><b>AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE</b></td></tr><tr><td><b>Forward</b></td><td><b>Back</b></td></tr><tr><td colspan="2">Page 2 of 2</td></tr></table>		<b>Seller's Fulfillment</b>		<input type="checkbox"/> Documents required		Commercial Invoice		Inspection Certificate		Packing List		Insurance Certificate		Certificate of Origin		Counselor's Invoice		Others (Please Indicate)		<b>In Progress</b>	<b>Final</b>	<b>Submit</b>	<b>Submit</b>	<b>Buyer's Requirements</b>		<input type="checkbox"/> Documents required		Commercial Invoice		Inspection Certificate		Packing List		Insurance Certificate		Certificate of Origin		Counselor's Invoice		Others (Please Indicate)		<b>In Progress</b>	<b>Final</b>	<b>Submit</b>	<b>Submit</b>	<b>AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE</b>		<b>Forward</b>	<b>Back</b>	Page 2 of 2	
<b>Seller's Fulfillment</b>																																																			
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Commercial Invoice																																																			
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Packing List																																																			
Insurance Certificate																																																			
Certificate of Origin																																																			
Counselor's Invoice																																																			
Others (Please Indicate)																																																			
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<b>Submit</b>	<b>Submit</b>																																																		
<b>Buyer's Requirements</b>																																																			
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Certificate of Origin																																																			
Counselor's Invoice																																																			
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<b>Submit</b>	<b>Submit</b>																																																		
<b>AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE</b>																																																			
<b>Forward</b>	<b>Back</b>																																																		
Page 2 of 2																																																			

2500

## **VTrade Combined Purchase Order**

### **Proforma Invoice**

**Transaction Reference & Date** :

**VTrade Account No** :

**Buyer Name** :

**Visa Online Merchant No** :

**Merchant/Seller Name** :

**Buyer and Seller is to agree and sign-off on Combined Purchase Order Proforma Invoice before submission to VTrade Enterprise. This form also becomes part of Buyer and Seller's sales and purchase contract**

- Expiry date of Purchase Order Commitment
- Goods Description
- Quantity/Unit
- Unit Price
- Invoice Amount
- Terms of Payment
- Terms of insurance coverage (FOB/CIF)
- Name of Shipper/Exporter
- Port of Loading
- Port of Discharge
- Carrier
- Shipment Date
  
- Documents required  
Inspection Certificate etc.

#### **Buyer's Requirements**

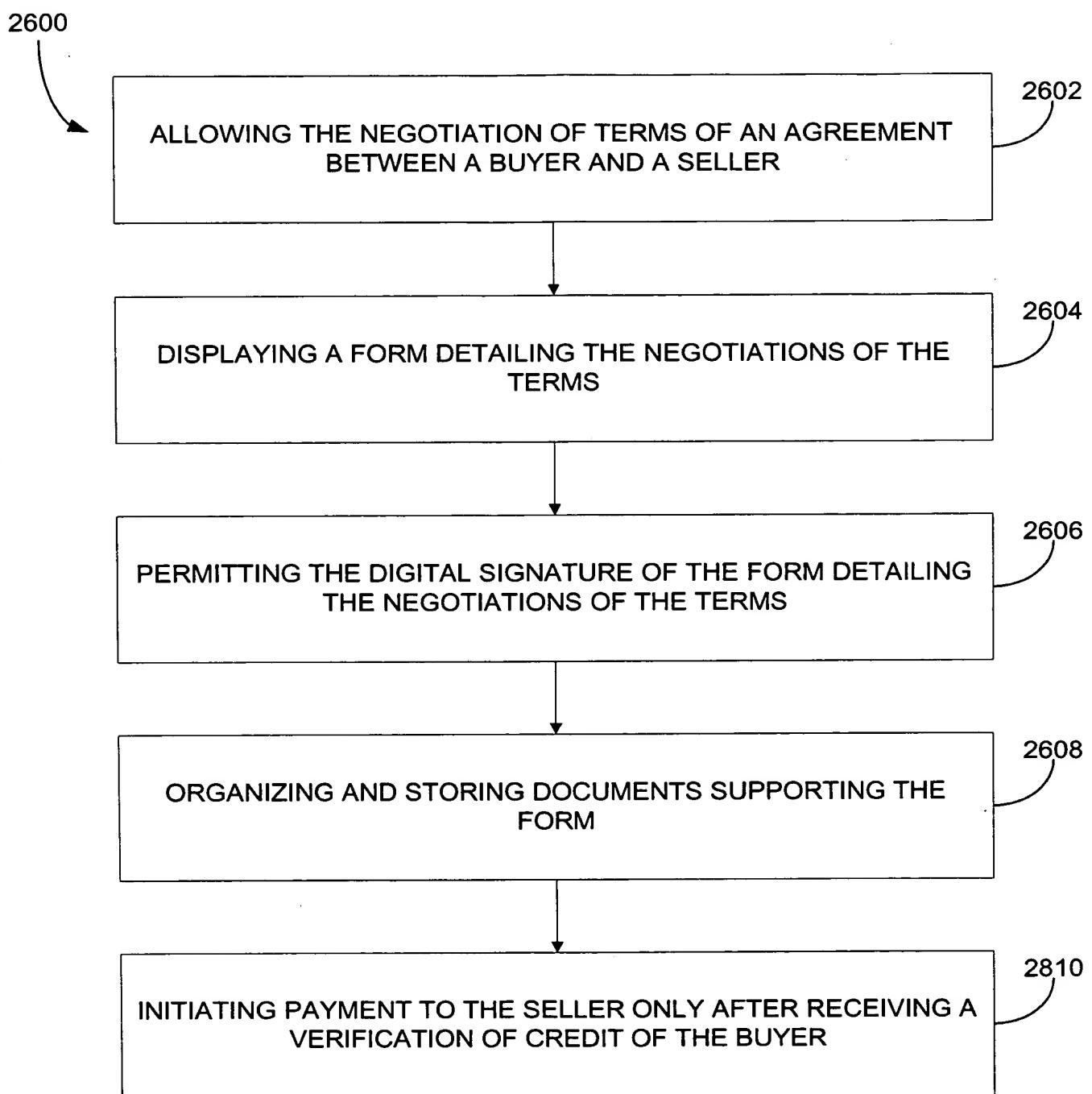
#### **Seller's Fulfillment**

**AGREEMENT ON OVERALL TERMS  
AND CONDITIONS OF PURCHASE  
ORDER PROFORMA INVOICE**

0

0

**Figure 25**



**Figure 26**

## **VTrade Electronic Document Checklist**

### **(Main Menu Page)**

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Merchant/Seller Name : \_\_\_\_\_

*Buyer and Seller is to agree on terms of each documents, sign-off next to related documents, and sign-off on Overall Terms of Document Creator before submitting to VTrade Enterprise for processing*

Pressing on document icon will bring user to stored document page

#### **VTrade Electronic Submissions**

	<b>Buyer's Signature</b>	<b>Seller's Signature</b>
<input checked="" type="checkbox"/> Bill of Lading/Airwaybill/Truck BL	0	0
<input type="checkbox"/> Commercial Invoice	0	0
<input type="checkbox"/> Insurance Note/Certificate	0	0
<input type="checkbox"/> Packing/Weight List	0	0
<input type="checkbox"/> Others (Please Specify) _____	0	0

#### **VTrade Hardcopy Submissions**

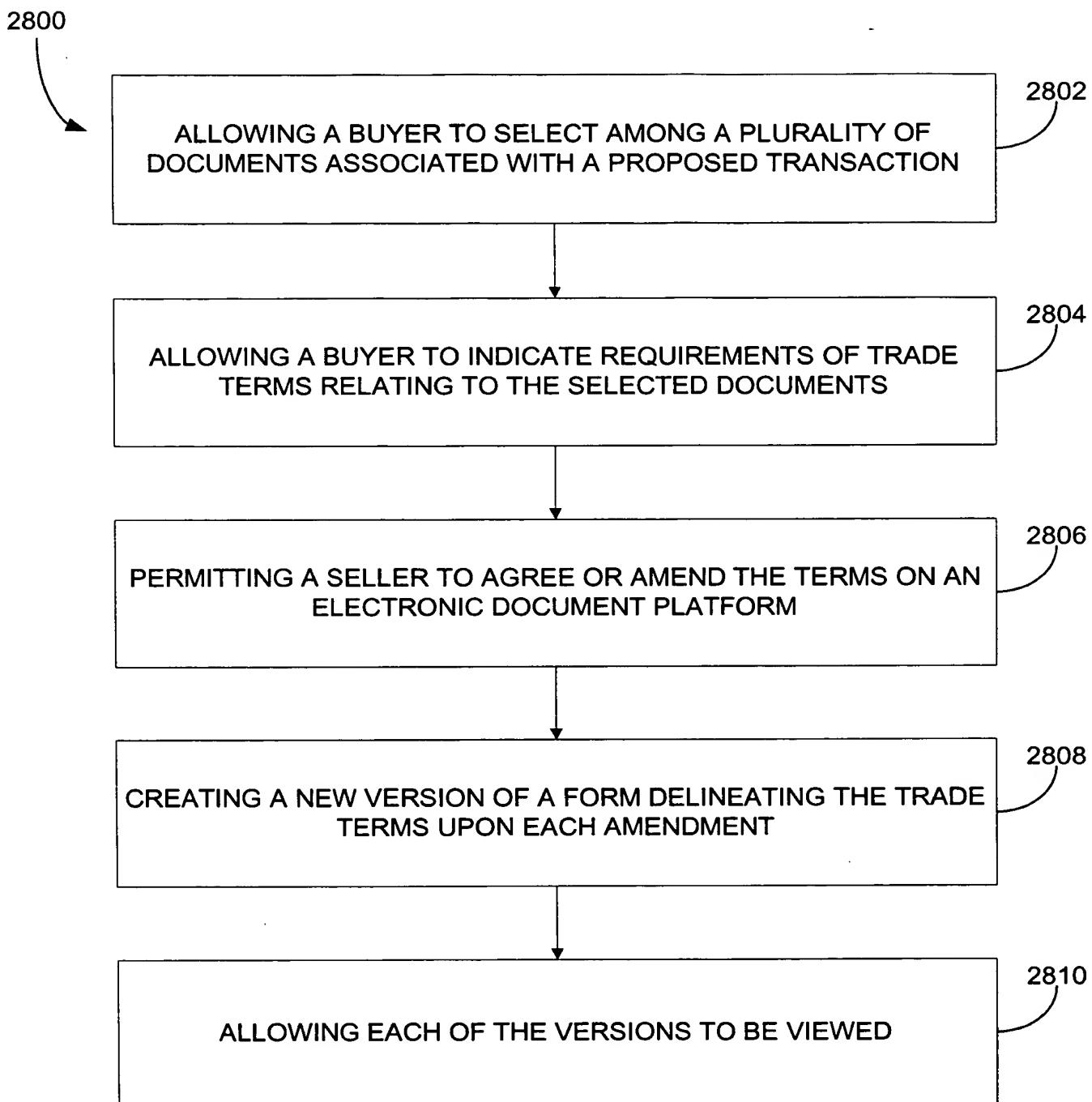
<input type="checkbox"/> Commercial Invoice	0	0
<input type="checkbox"/> Certificate of Origin	0	0
<input type="checkbox"/> Custom's Declaration	0	0
<input type="checkbox"/> Counselor's Invoice	0	0
<input type="checkbox"/> Sanctions/Boycott Declarations	0	0
<input type="checkbox"/> Insurance Certificate	0	0
<input type="checkbox"/> Packing/Weight List	0	0
<input type="checkbox"/> Inspection Certificate	0	0
<input type="checkbox"/> Lab Test Report	0	0
<input type="checkbox"/> Beneficiary's Certificate	0	0
<input type="checkbox"/> Others (Please Specify) _____	0	0

AGREEMENT ON OVERALL TERMS AND CONDITIONS OF DOCUMENT CREATOR 0 0

2702

27

**Figure 27**



**Figure 28**

## VTrade Electronic Document Creator

### (Document Page)

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Card/Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Seller Name : \_\_\_\_\_  
 Document Type : **Bill Of Lading**

*Importer and Exporter is to negotiate and agree on terms of documents before signing -off on respective documents on Document Creator Main Menu*

<input type="checkbox"/> Name of Shipper <input type="checkbox"/> Consigned to <input type="checkbox"/> Name of Vessel <input type="checkbox"/> Port of Loading <input type="checkbox"/> Port of Discharge <input type="checkbox"/> Place of Delivery <input type="checkbox"/> On Board Date <input type="checkbox"/> Clean On Board  <input type="checkbox"/> Shipping Marks <input type="checkbox"/> No. of Packages <input type="checkbox"/> Description of Goods <input type="checkbox"/> Gross Weight <input type="checkbox"/> Measurements  <input type="checkbox"/> Freight Charges <input type="checkbox"/> Prepaid <input type="checkbox"/> Collect	Buyer's Requirements	Seller's Fulfillment
<hr/> ISSUER/MASTER/ CARRIER'S SIGNATURE      0      Date Signed		

**Figure 29**

3000

<b><u>VTrade Document Checklist</u></b>	
Transaction Reference & Date	:
VTrade Account No	:
Buyer Name	:
Visa Online Merchant No	:
Merchant/Seller Name	:
<p><b><i>Buyer and Seller is to agree on terms of each documents, sign-off on checklist after negotiation and finalization on VTrade Web</i></b></p> <hr/>	
<p><b><u>VTrade Documents</u></b></p> <p>Pressing on document icon will bring user to stored document page</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Bill of Lading/Airwaybill/Truck BL</li> <li><input type="checkbox"/> Commerical Invoice</li> <li><input type="checkbox"/> Insurance Note/Certificate</li> <li><input type="checkbox"/> Packing/Weight List</li> <li><input type="checkbox"/> Commercial Invoice</li> <li><input type="checkbox"/> Certificate of Origin</li> <li><input type="checkbox"/> Custom's Declaration</li> <li><input type="checkbox"/> Counselor's Invoice</li> <li><input type="checkbox"/> Sanctions/Boycott Declarations</li> <li><input type="checkbox"/> Lab Test Report</li> <li><input type="checkbox"/> Beneficiary's Certificate</li> <li><input type="checkbox"/> Others (Please Specify)</li> <li><input type="checkbox"/> Others Discrepancies</li> </ul>	
<p><b><i>Discrepancies Noted</i></b></p> <hr/>	
<p>Buyer's Signature</p> <p style="text-align: right;">0</p>	
<input type="button" value="Forward to Bank for Due Diligence"/>	<input type="button" value="Payment Authorization to VTrade"/>
<p><b>Page 1 of 1</b></p>	

3004

**Figure 30**

**Figure 31**

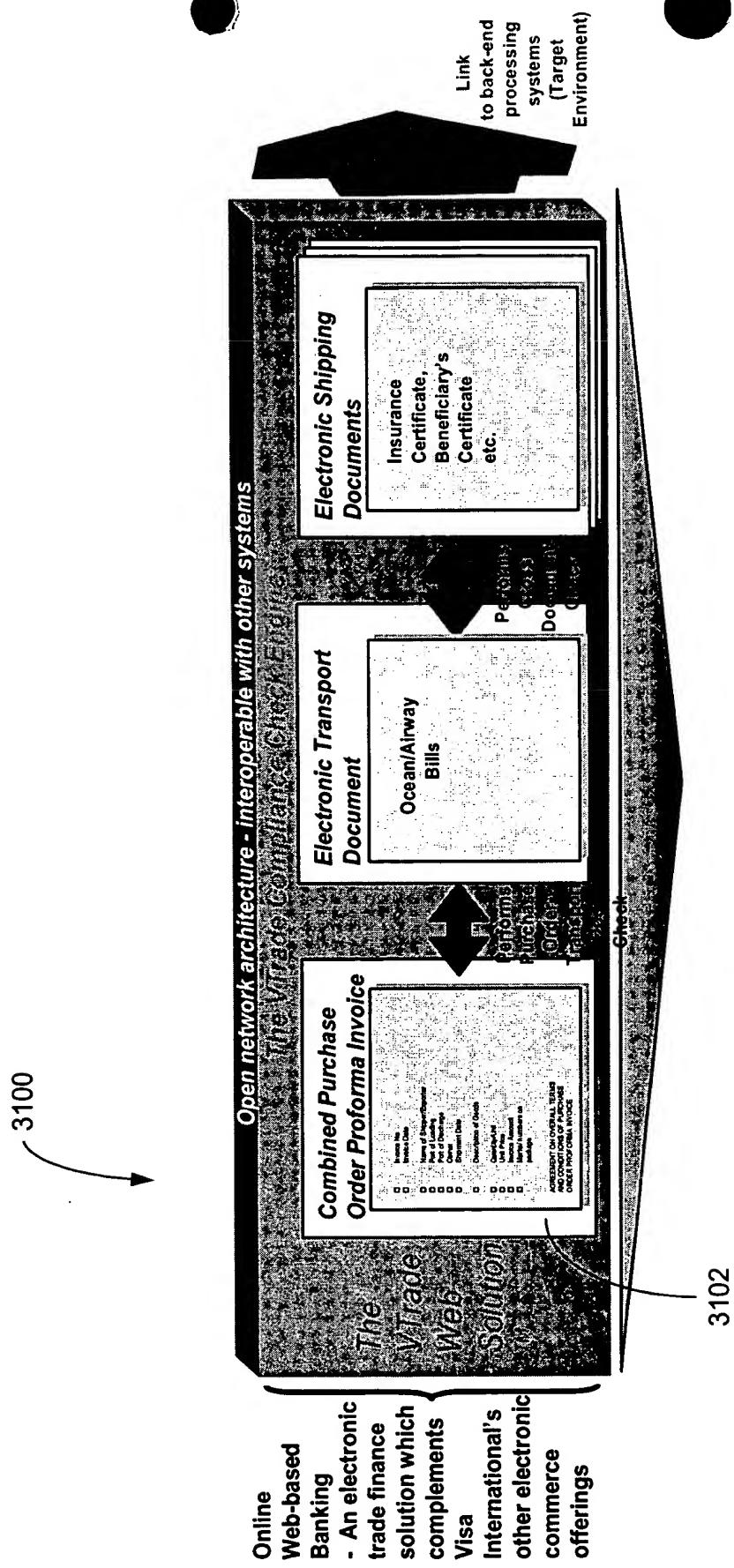
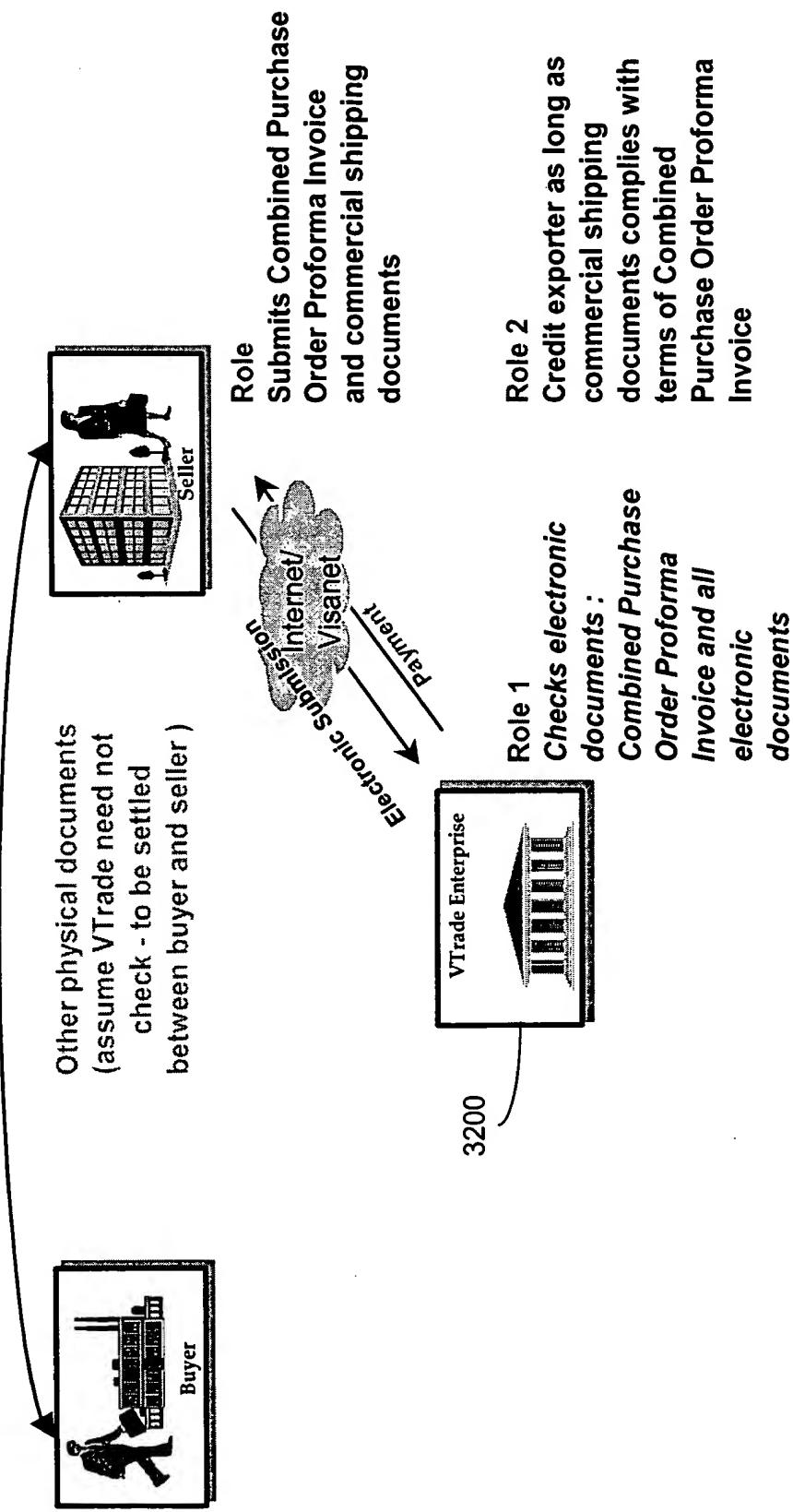


Figure 32



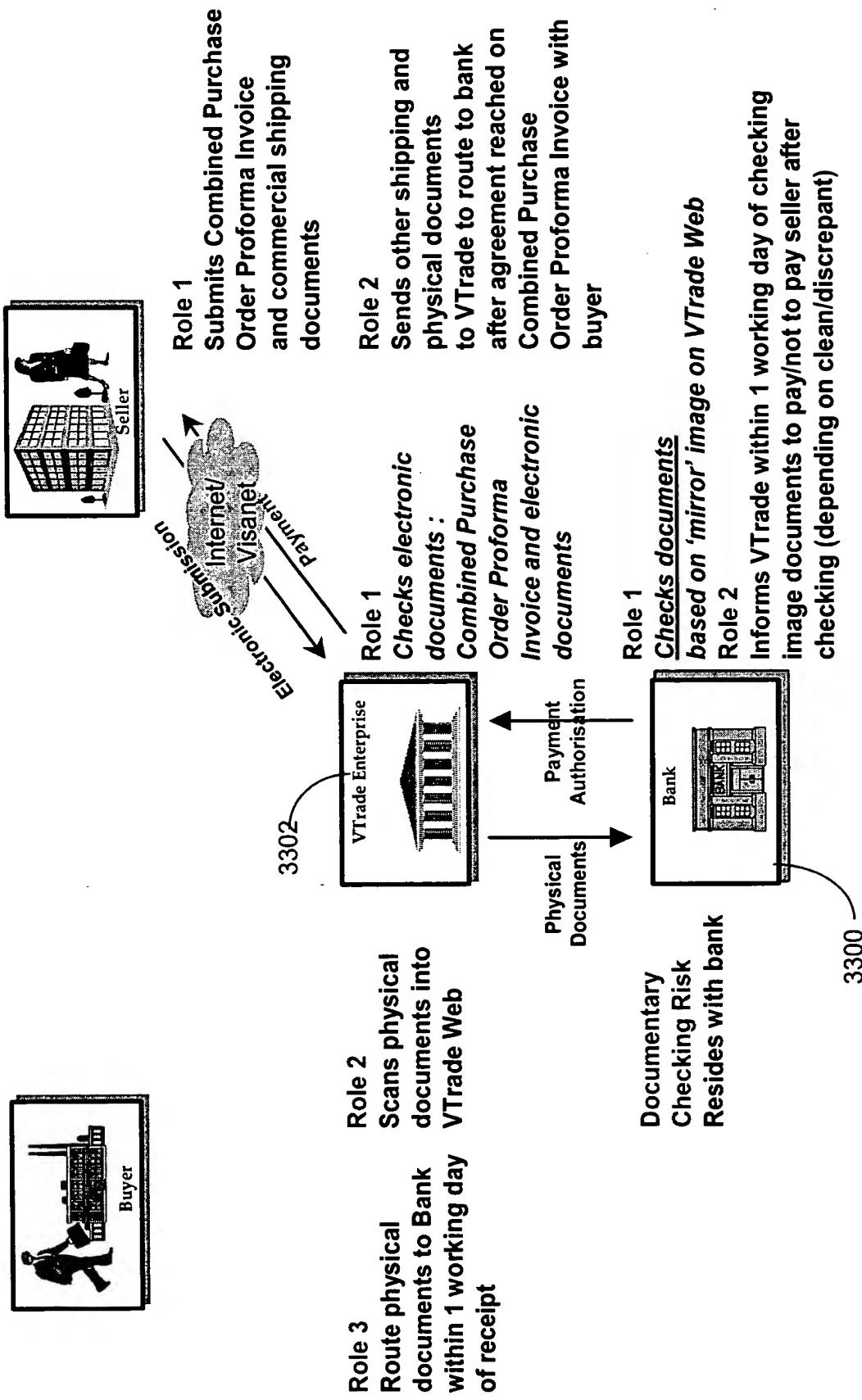
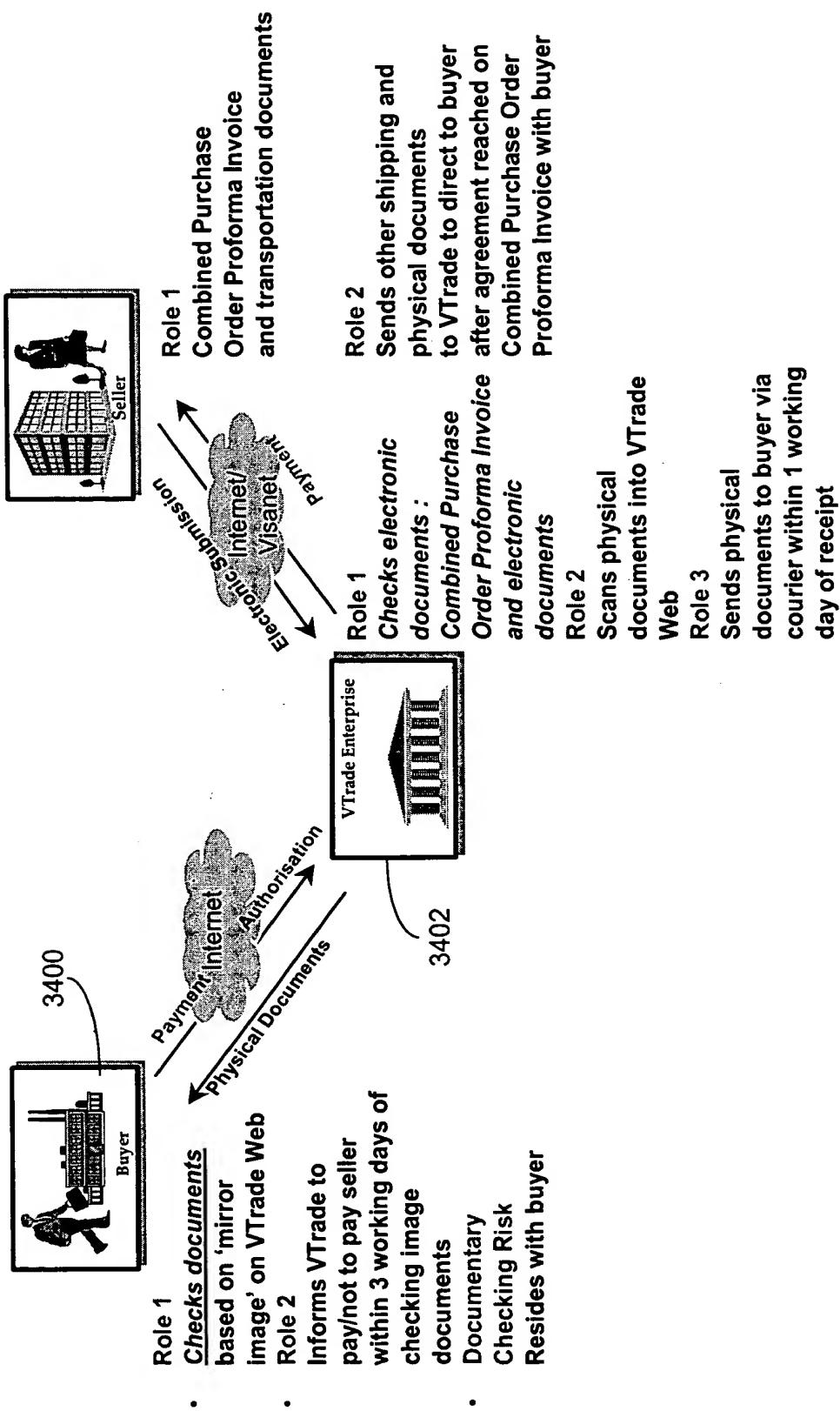
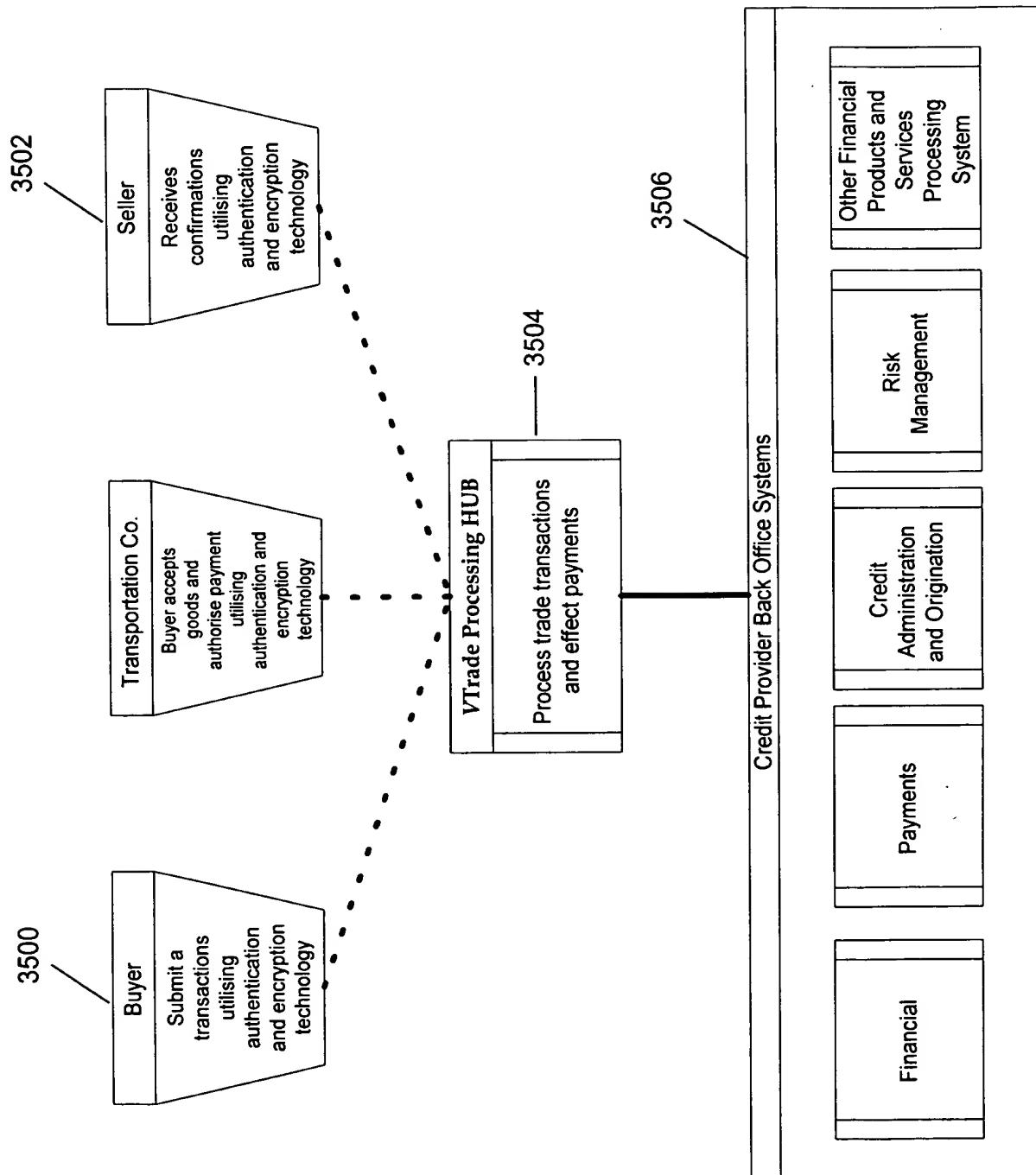


Figure 33

Figure 34





**Figure 35**

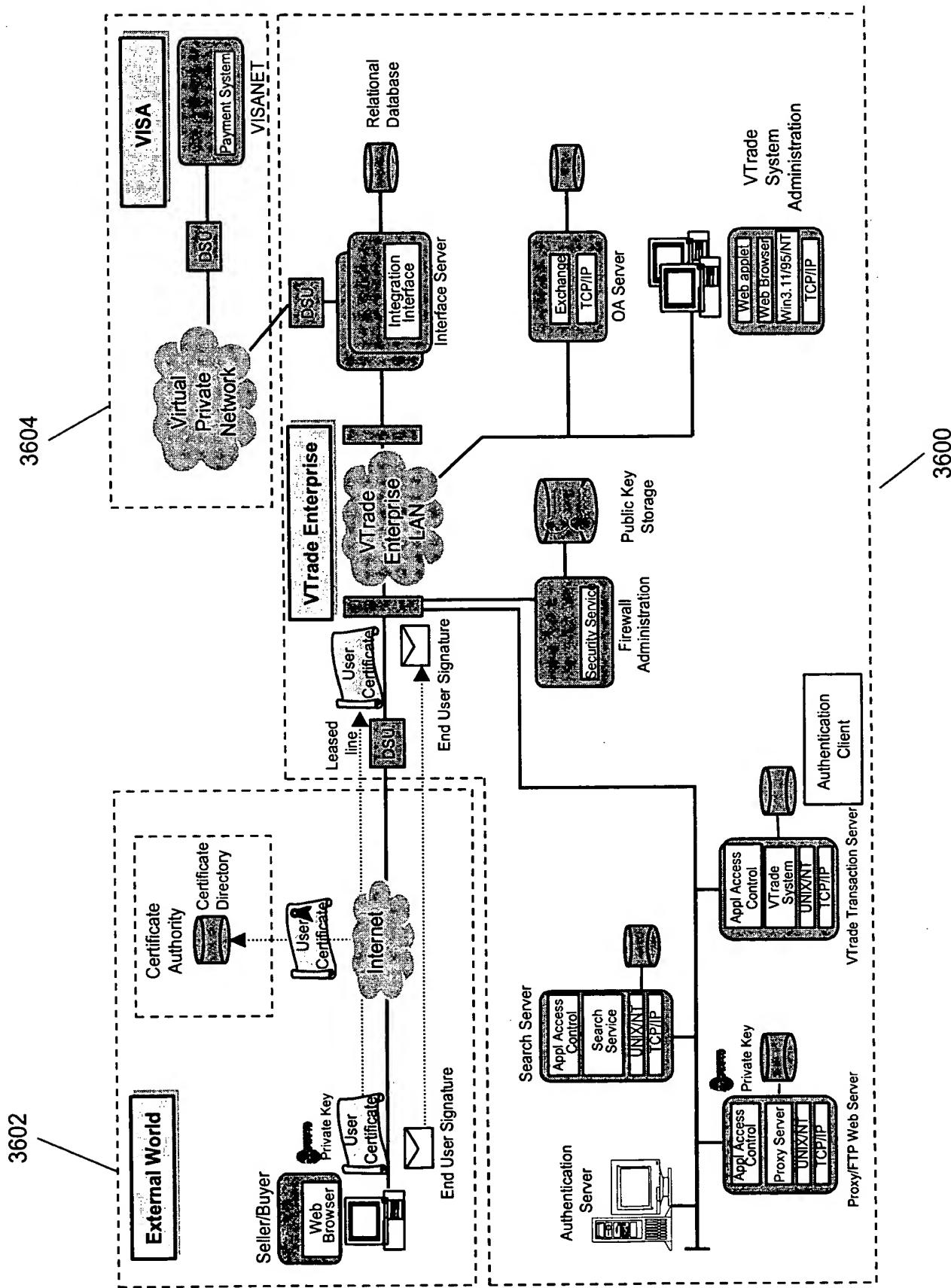
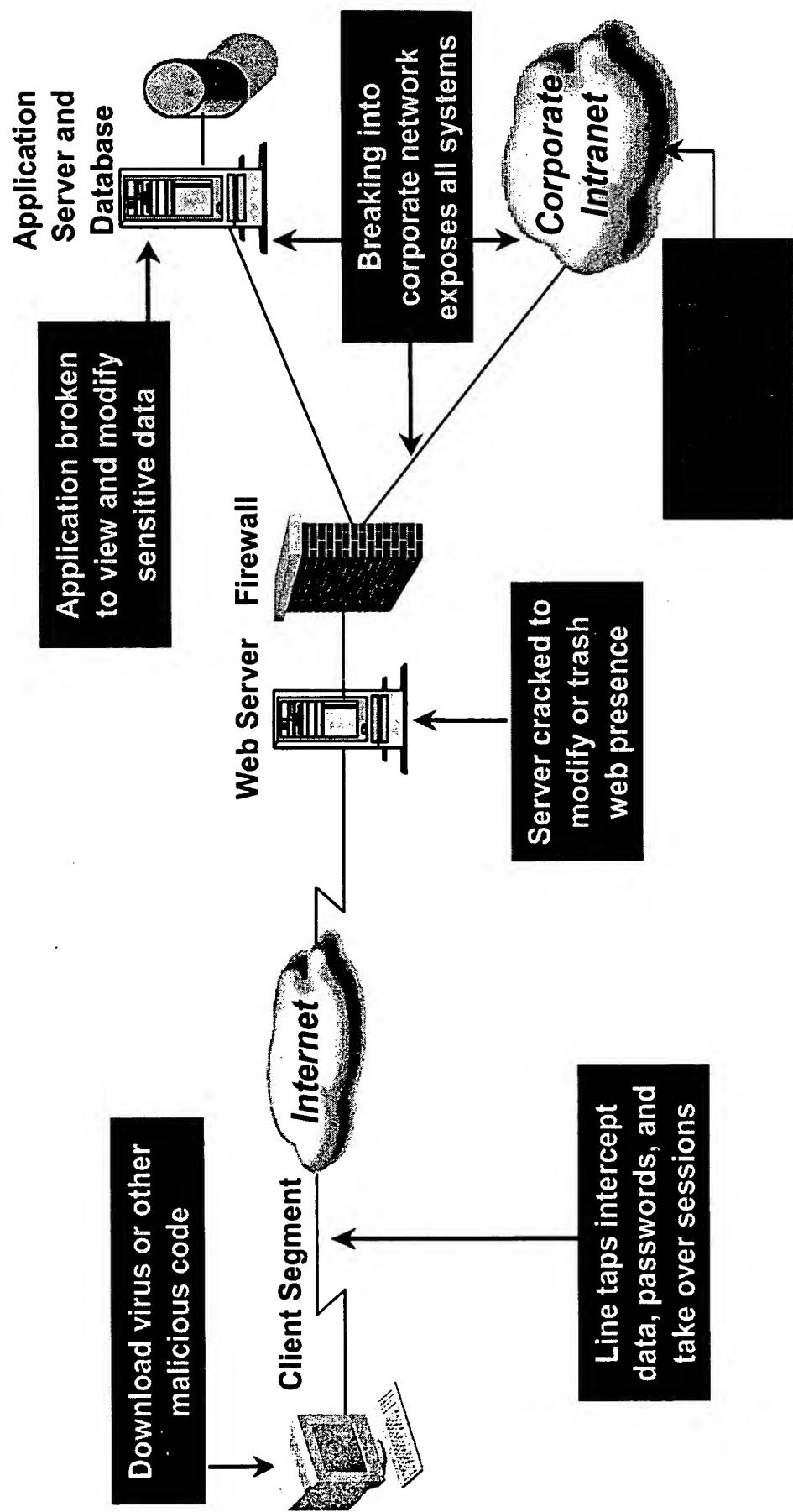


Figure 36

Figure 37



**Figure 38**

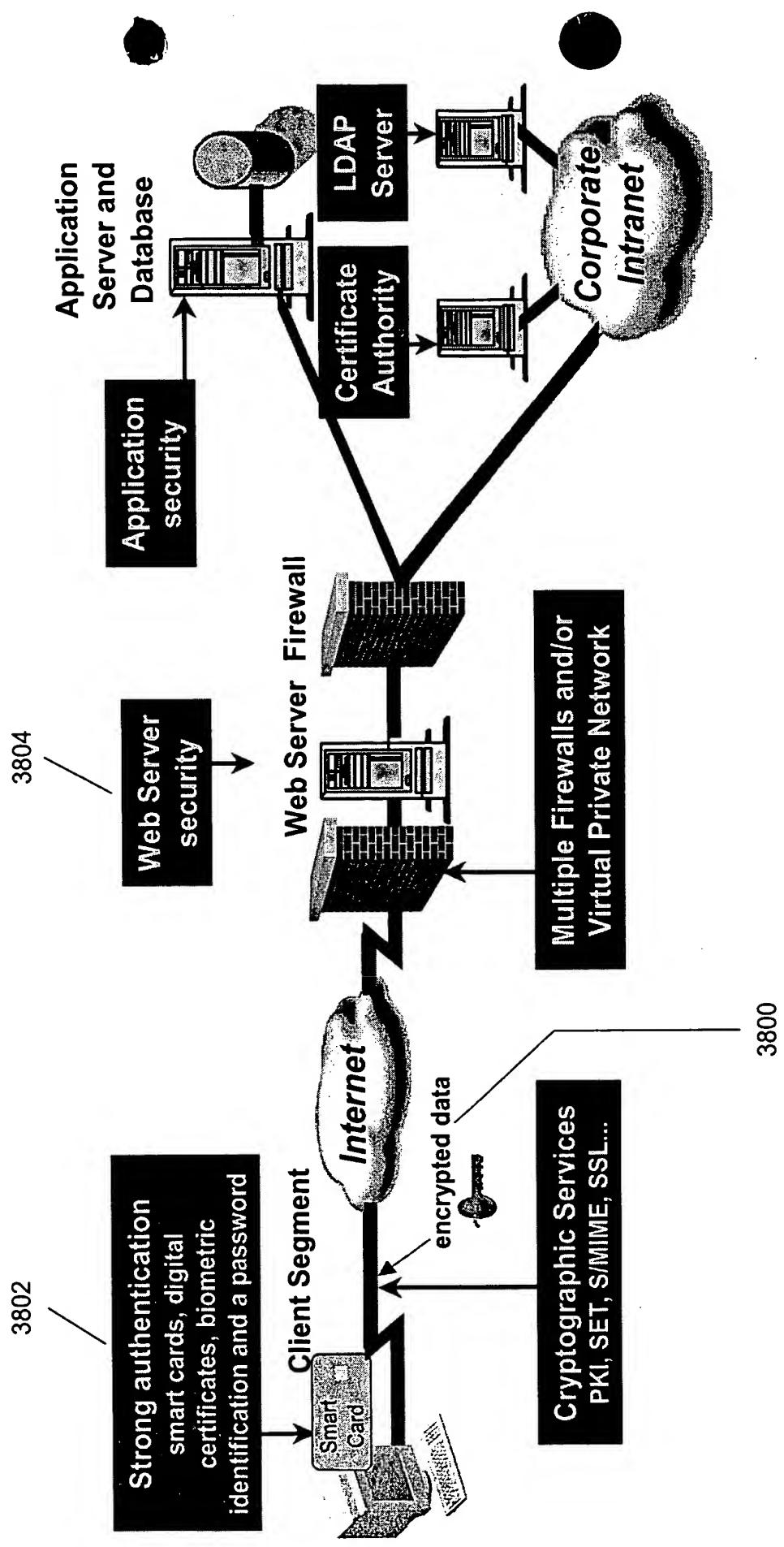


Figure 39

SECURITY PRINCIPLES

**SECURITY PRINCIPLES**

3900

Identification	Yes
Authentication	Yes
Authorization	Yes
Privacy	Yes
Integrity	Yes
Non-Repudiation	Yes

3902

**Authentication Services**

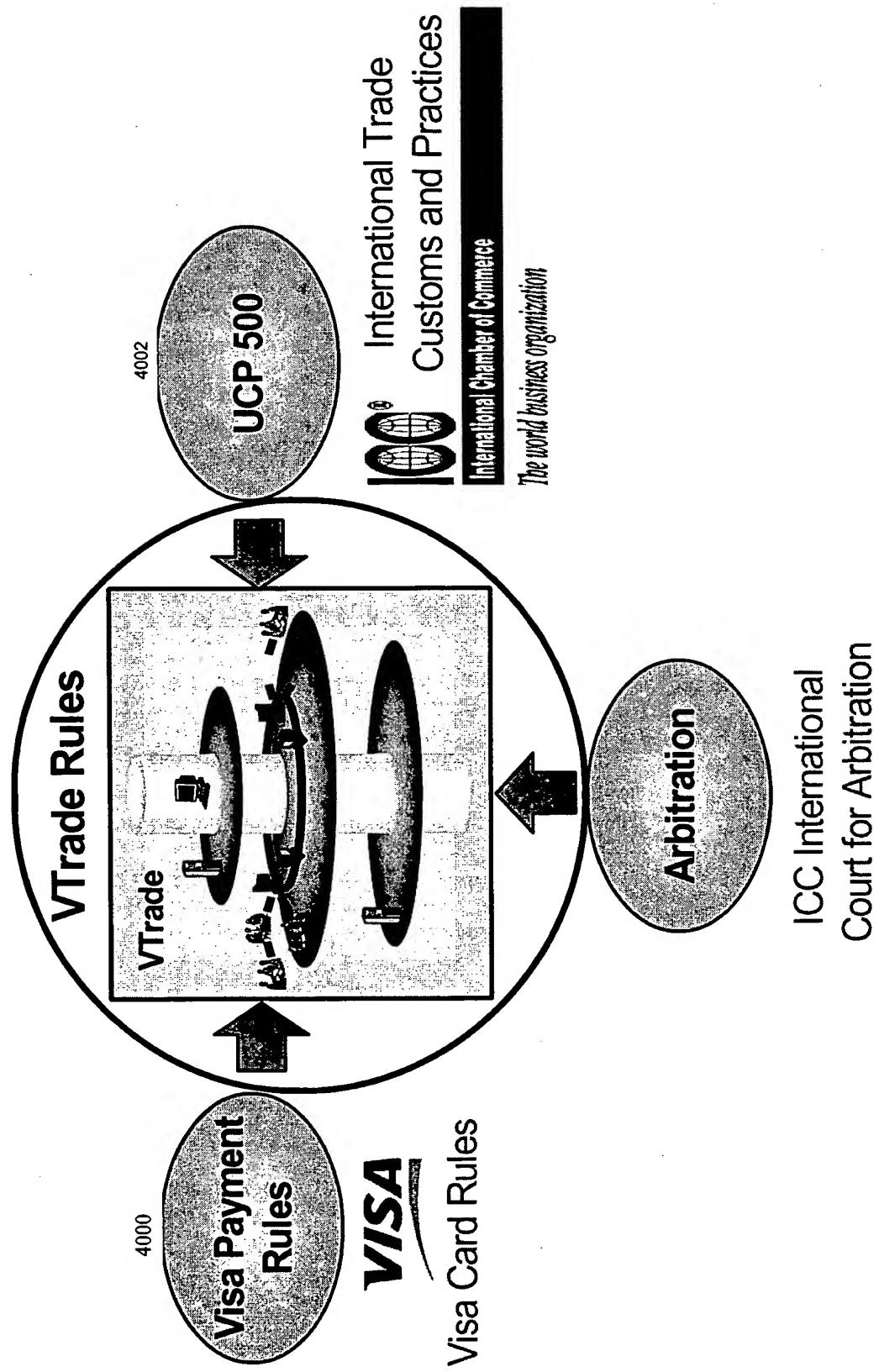
**Certification Services**

3904

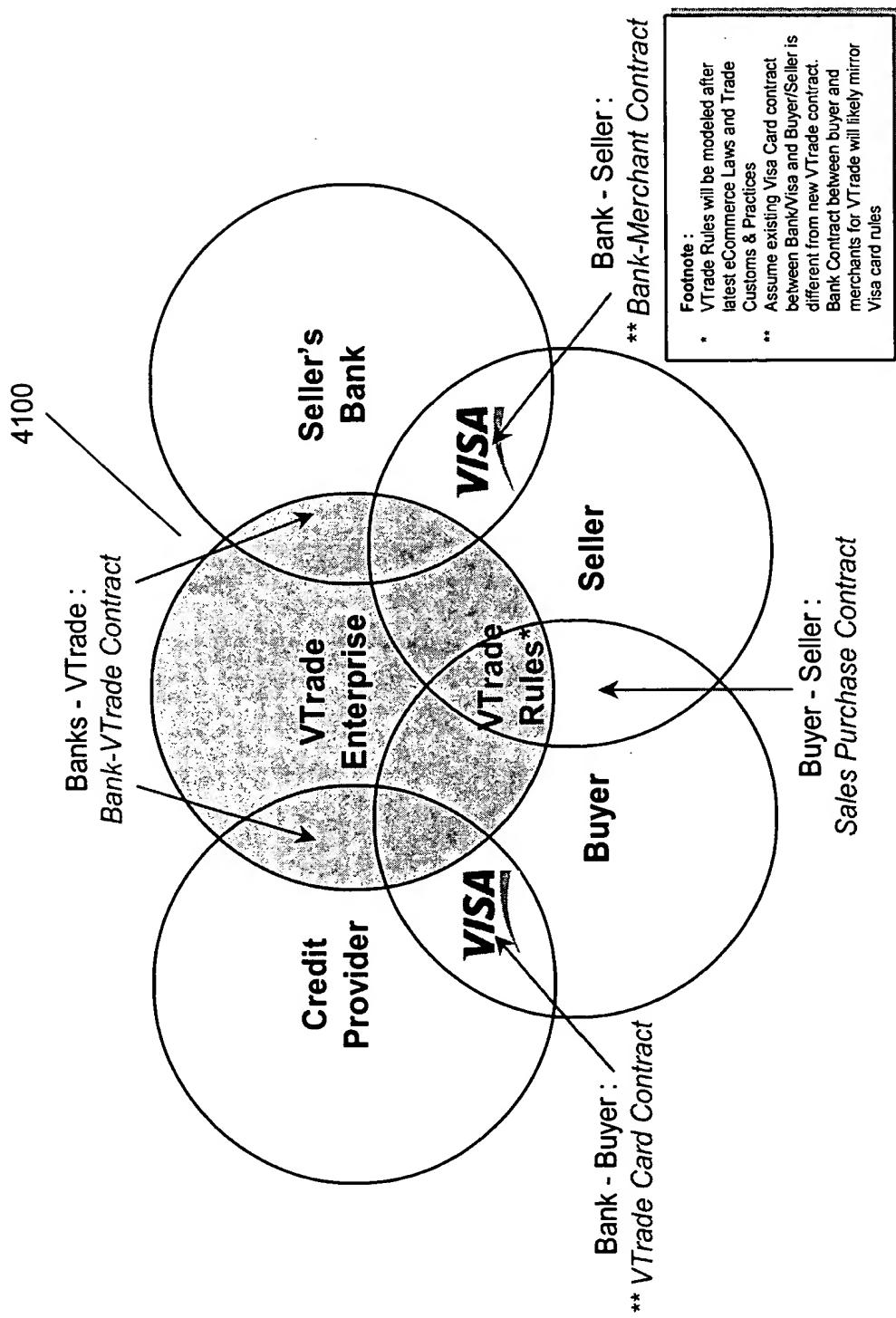
**Cryptography Services**

3906

Yes

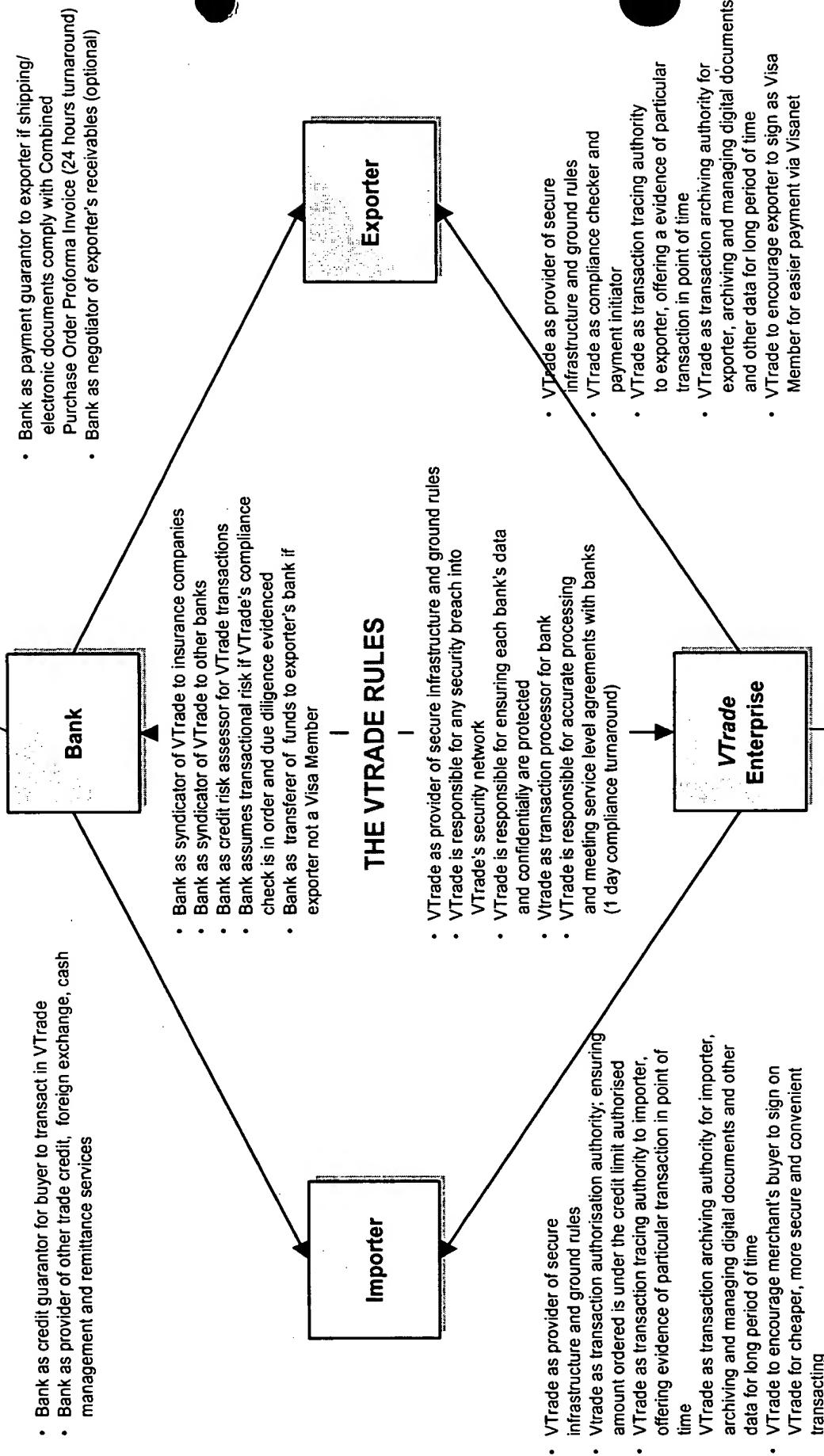


**Figure 40**



**Figure 41**

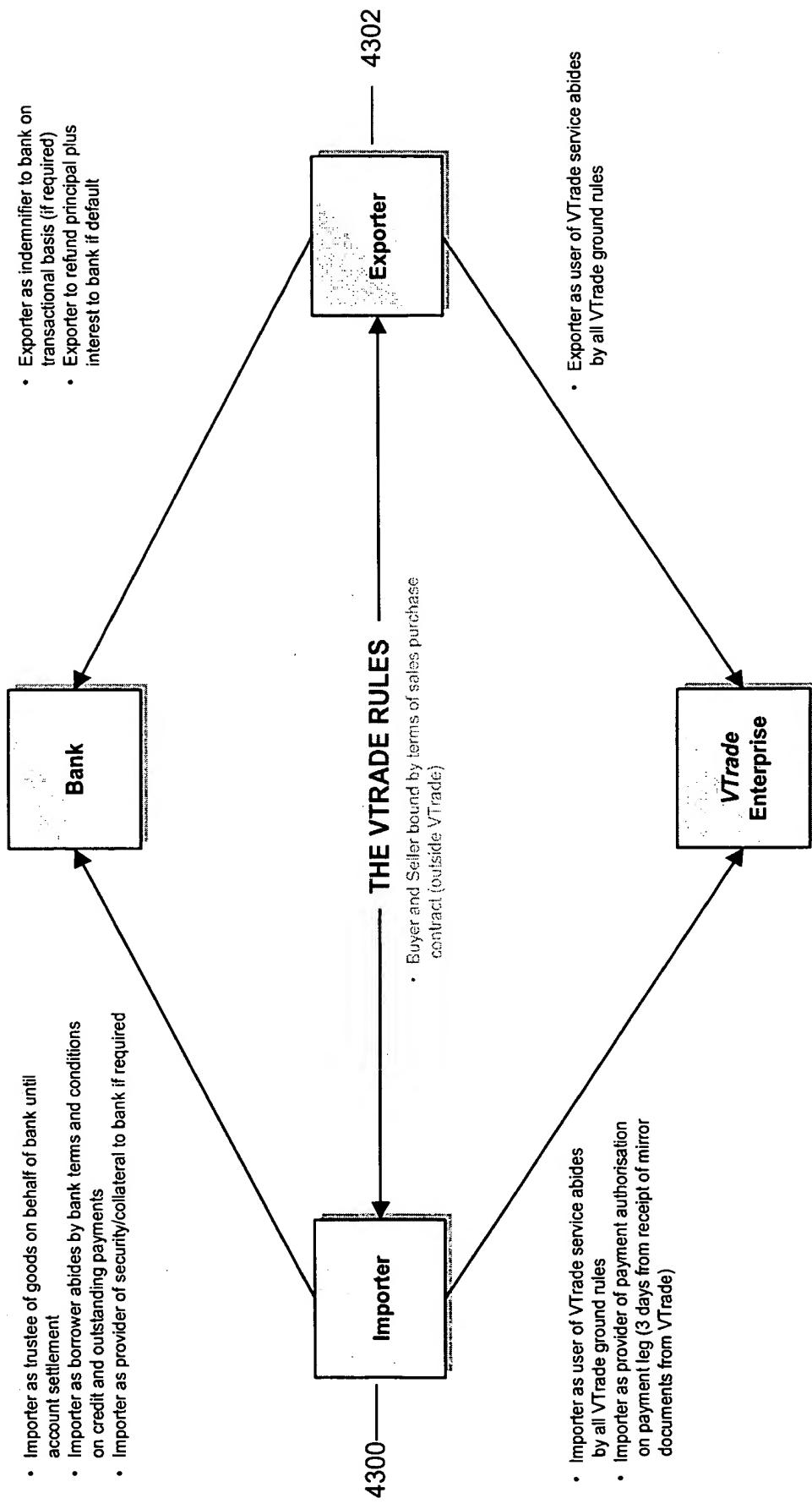
4202



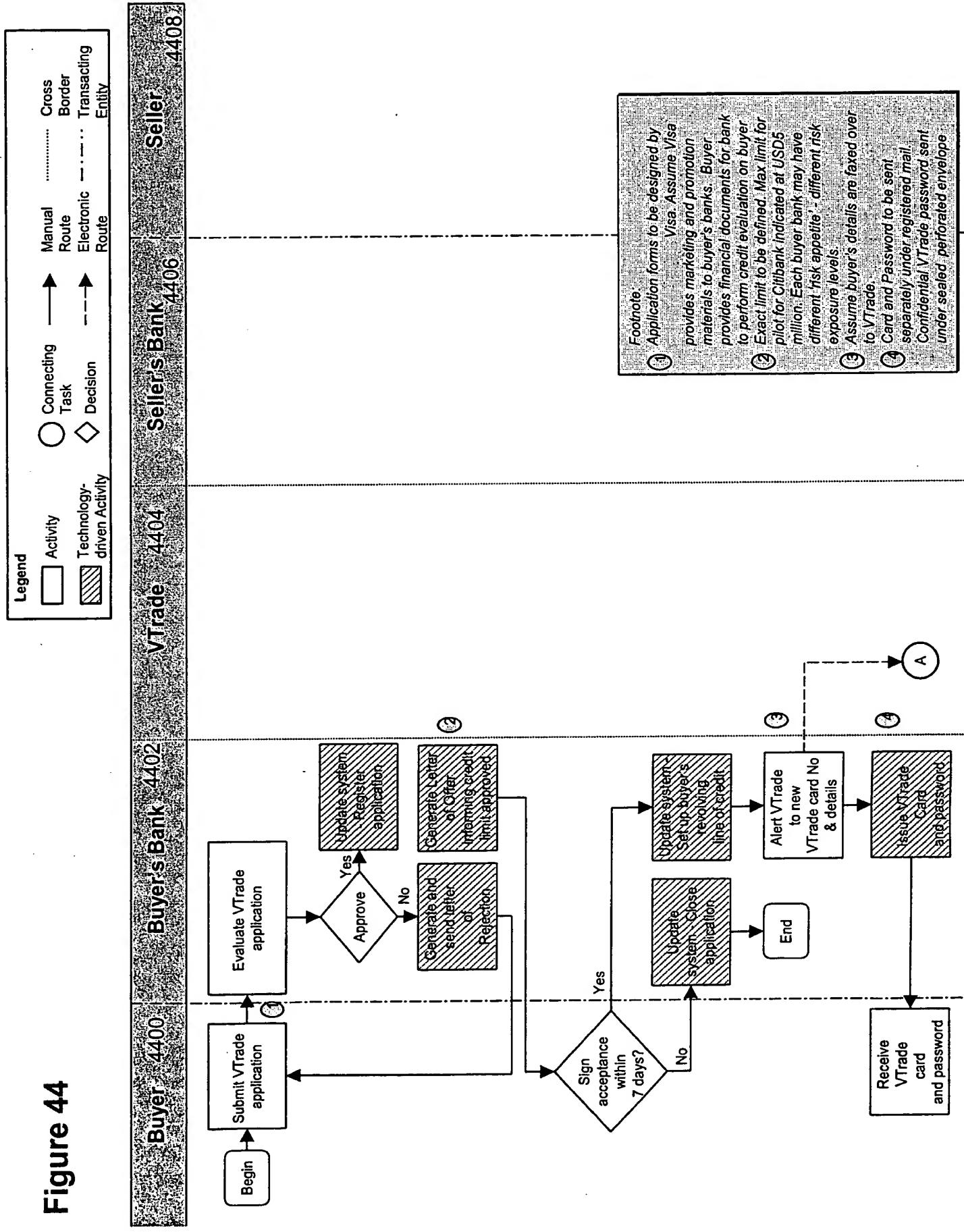
4200

**Figure 42**

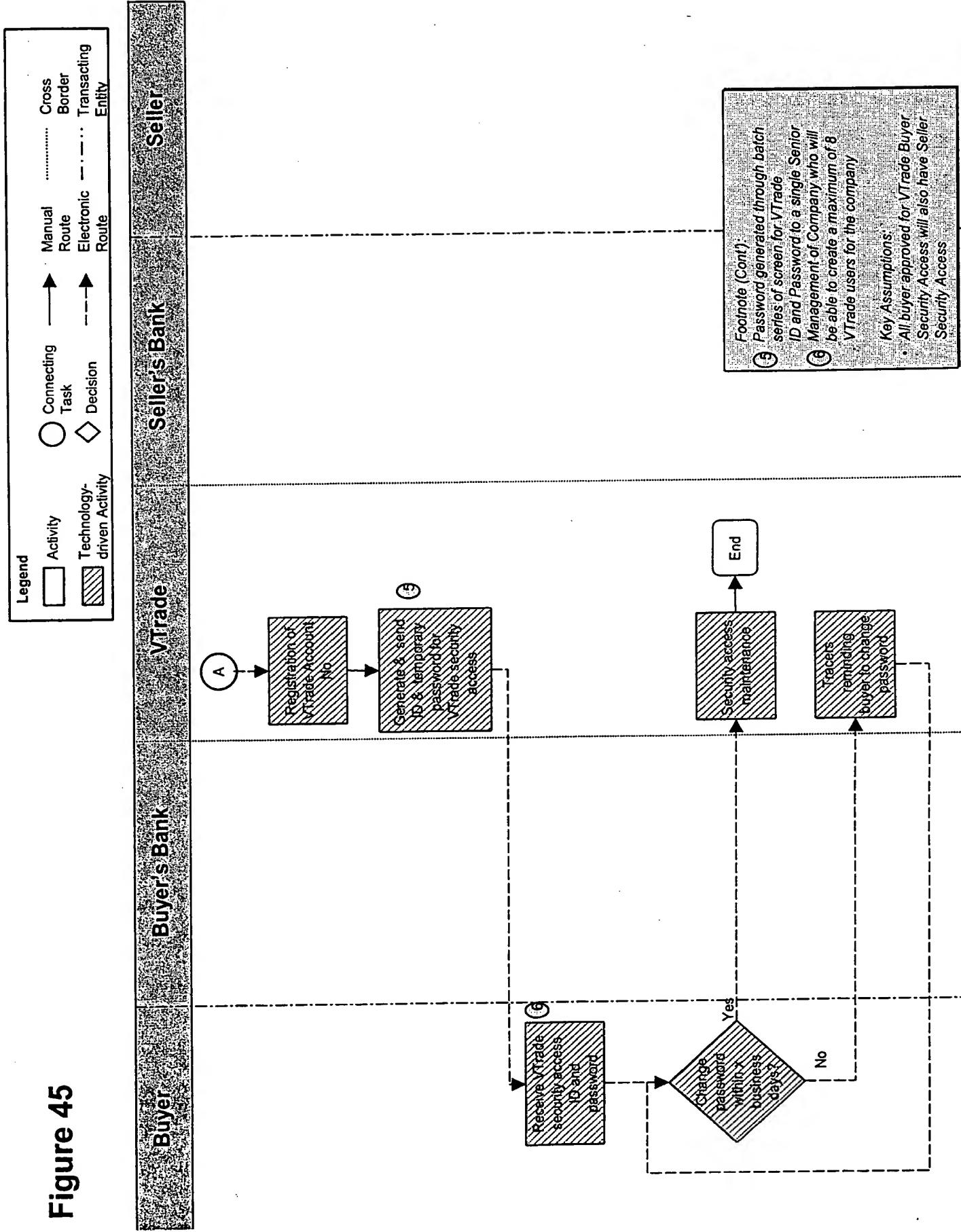
**Figure 43**



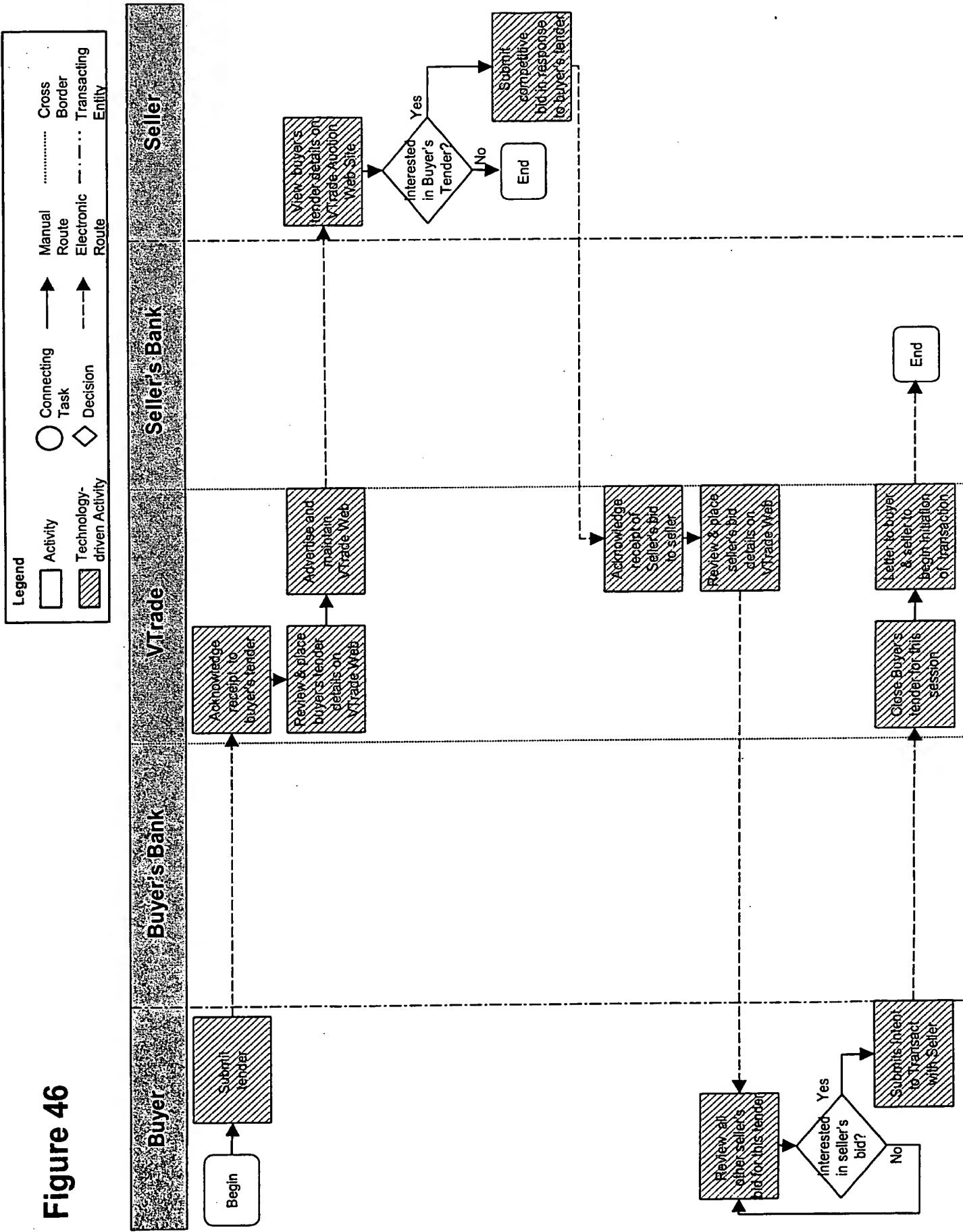
**Figure 44**



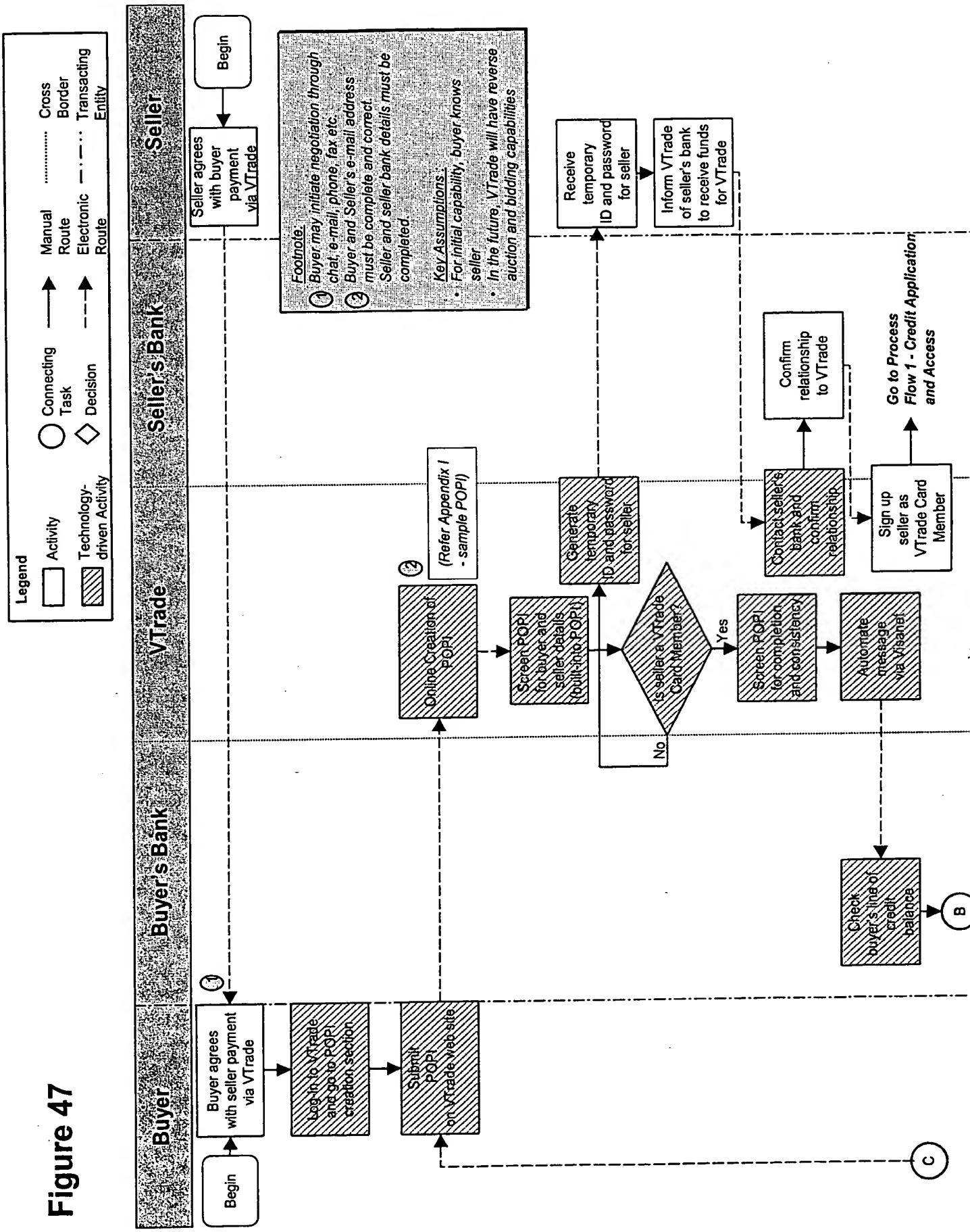
**Figure 45**



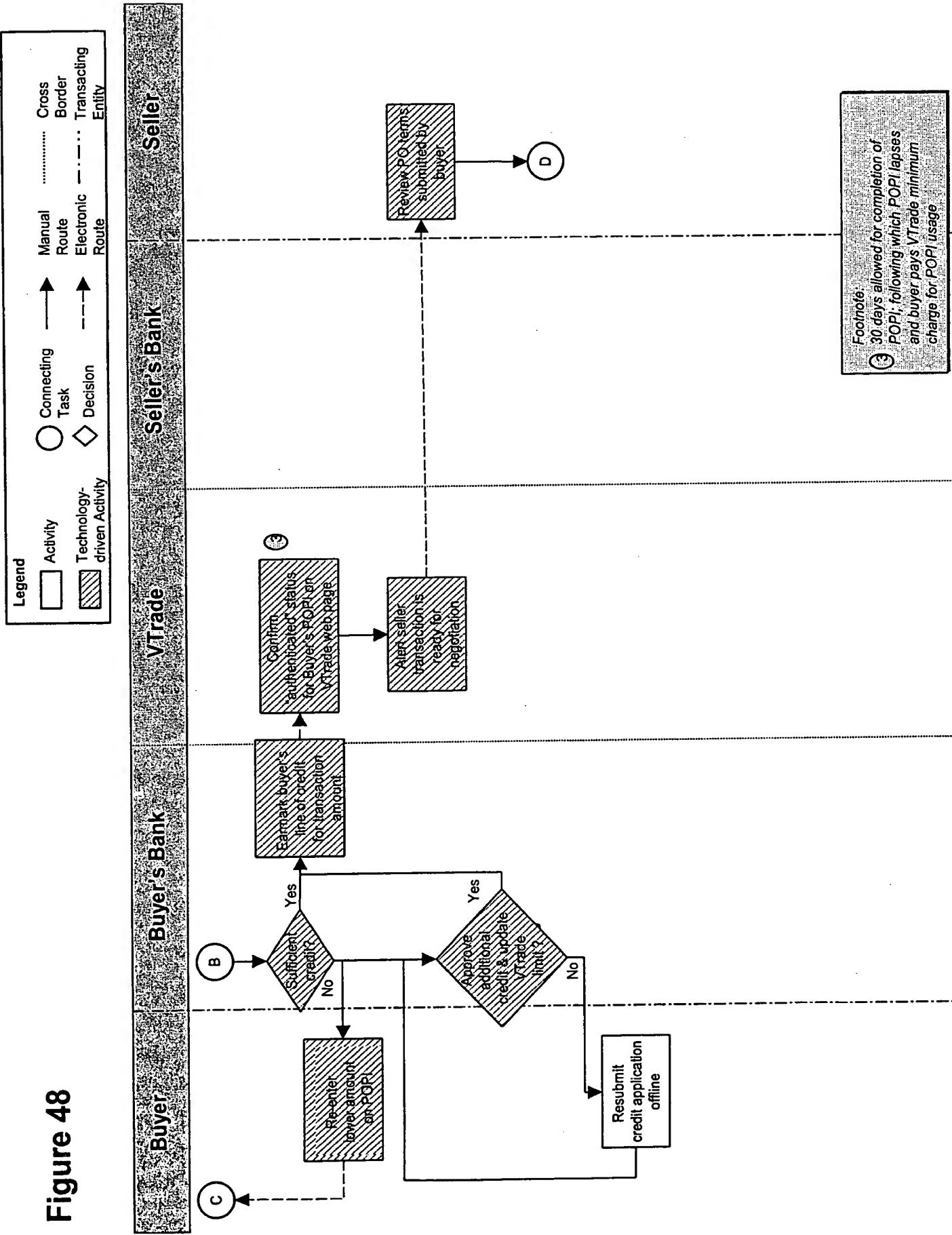
**Figure 46**



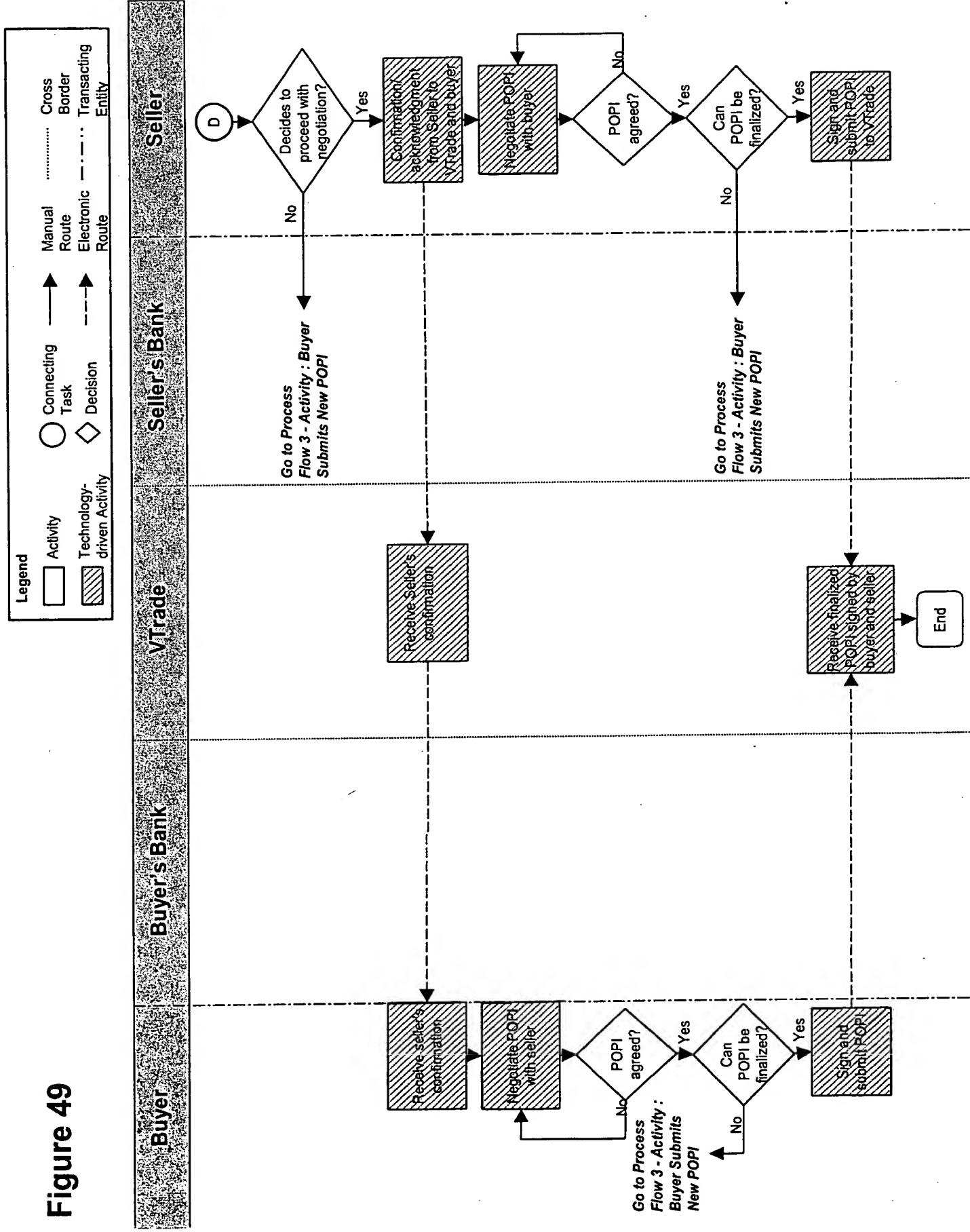
**Figure 47**



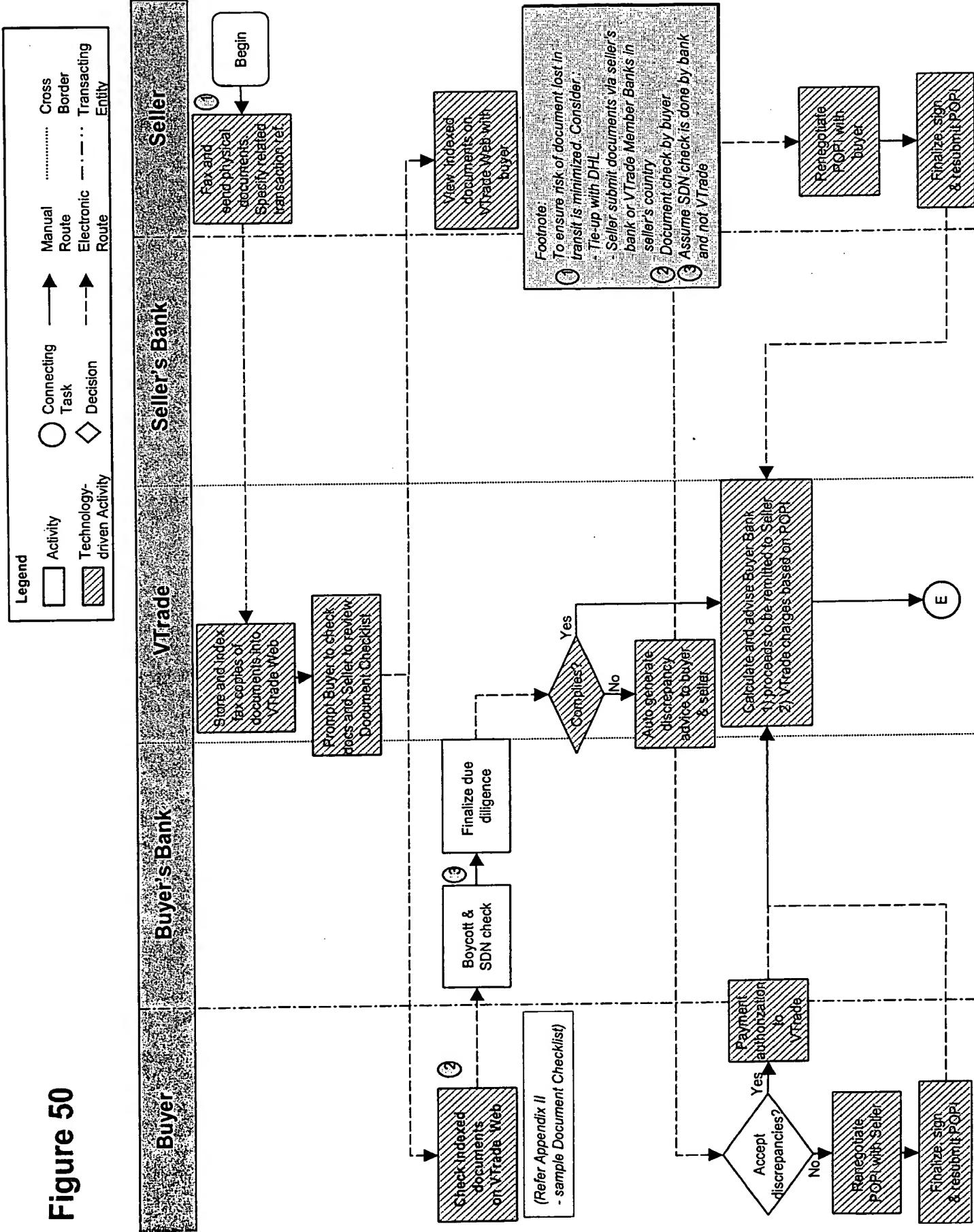
**Figure 48**



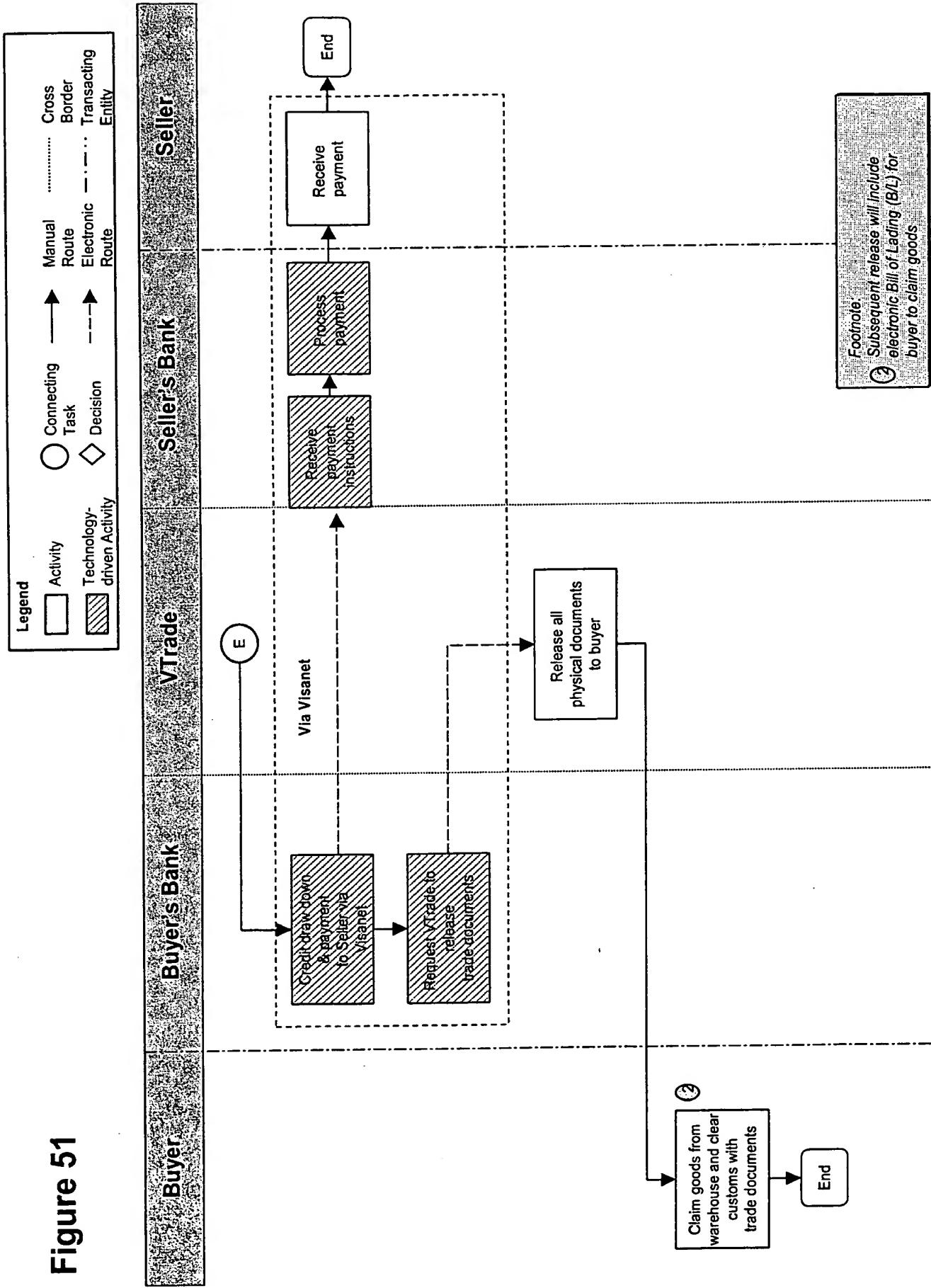
**Figure 49**



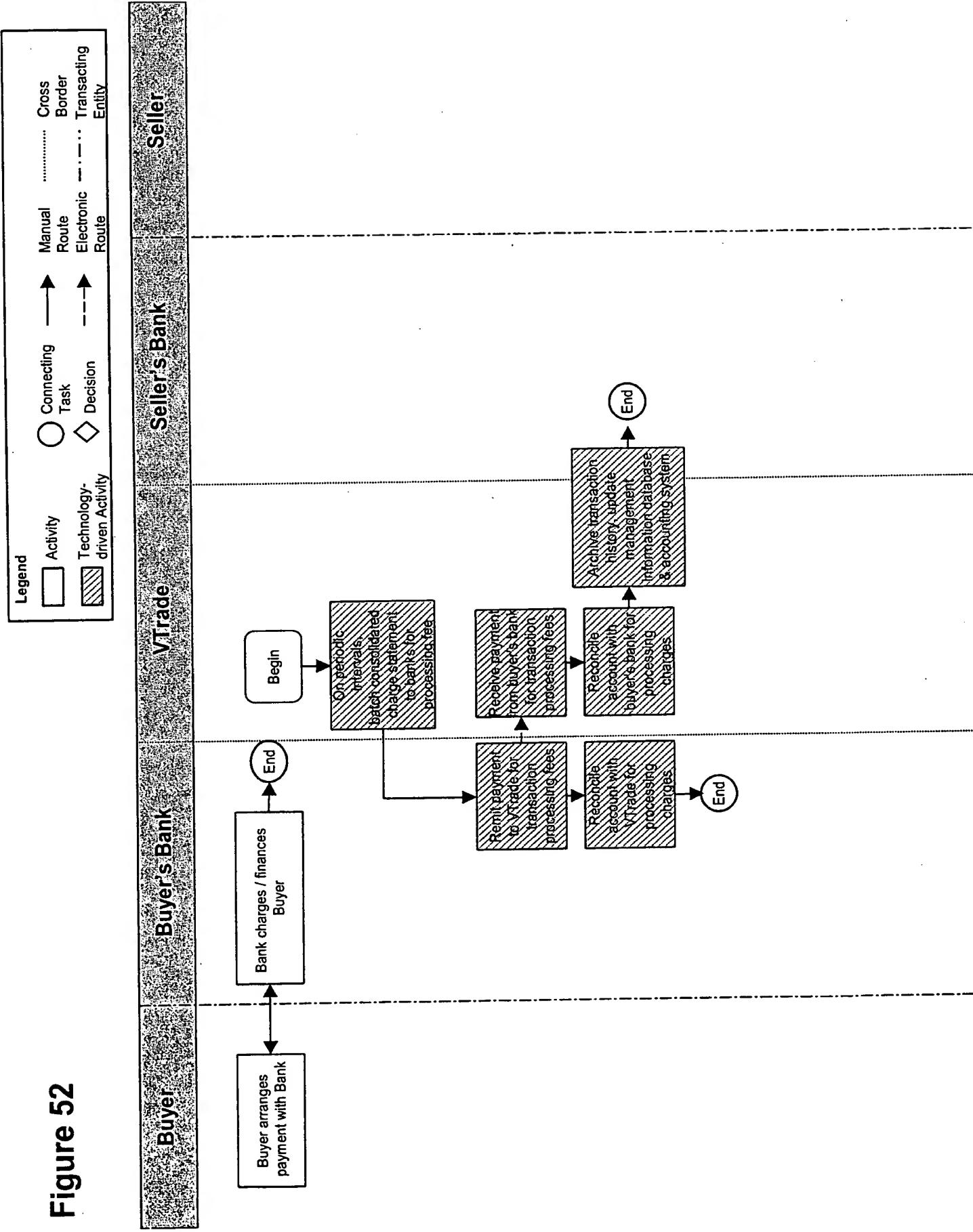
**Figure 50**



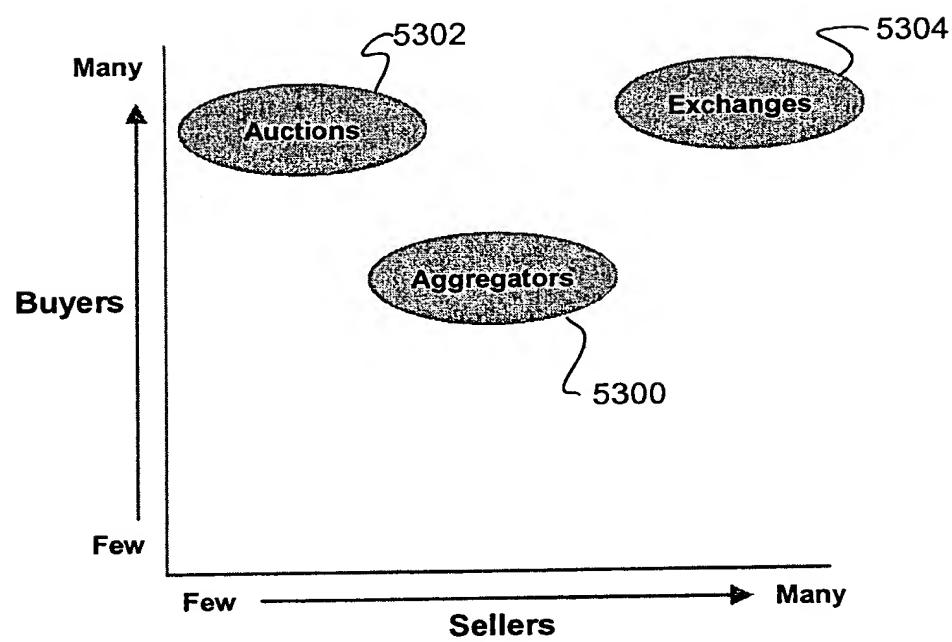
**Figure 51**



**Figure 52**

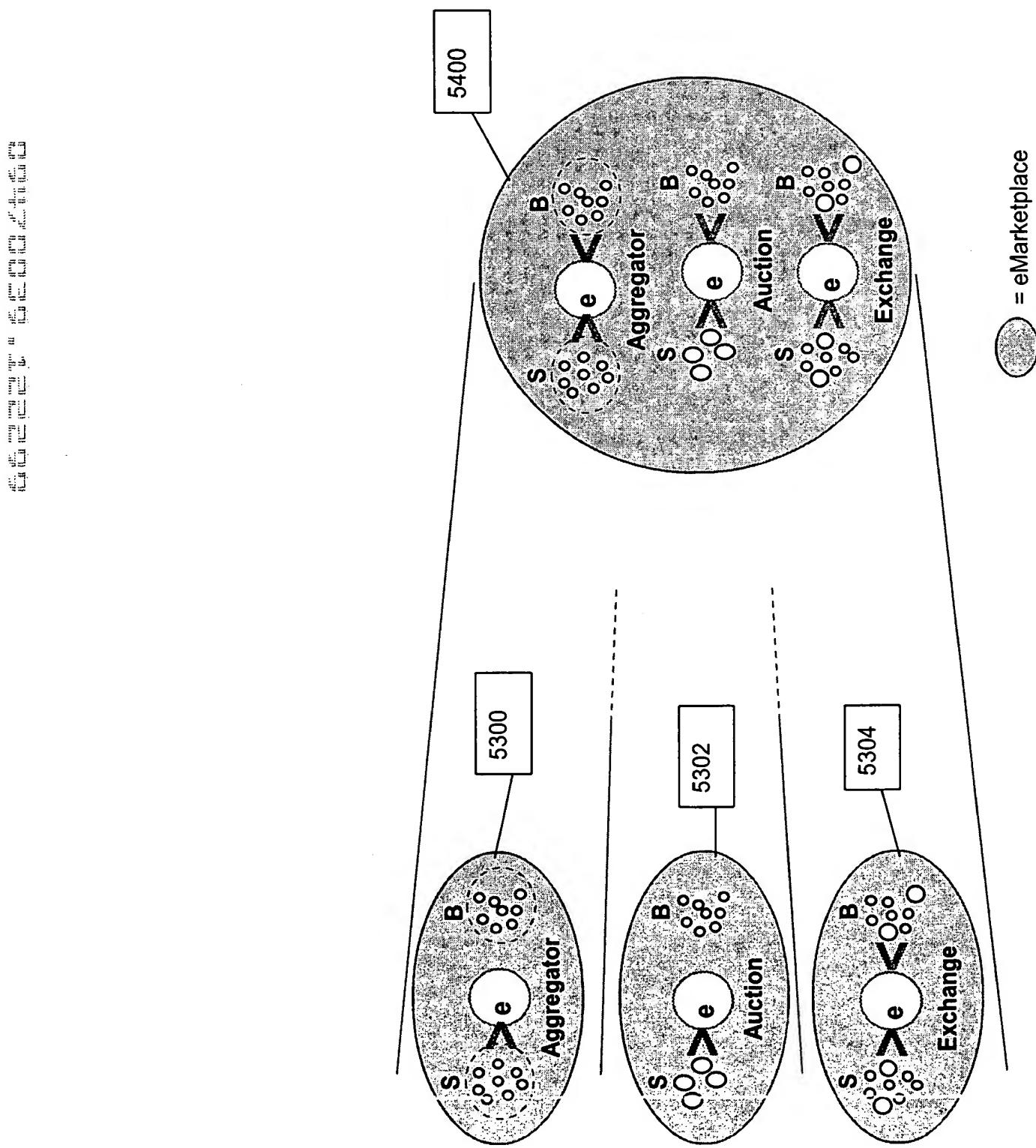


### eMarketplace Models

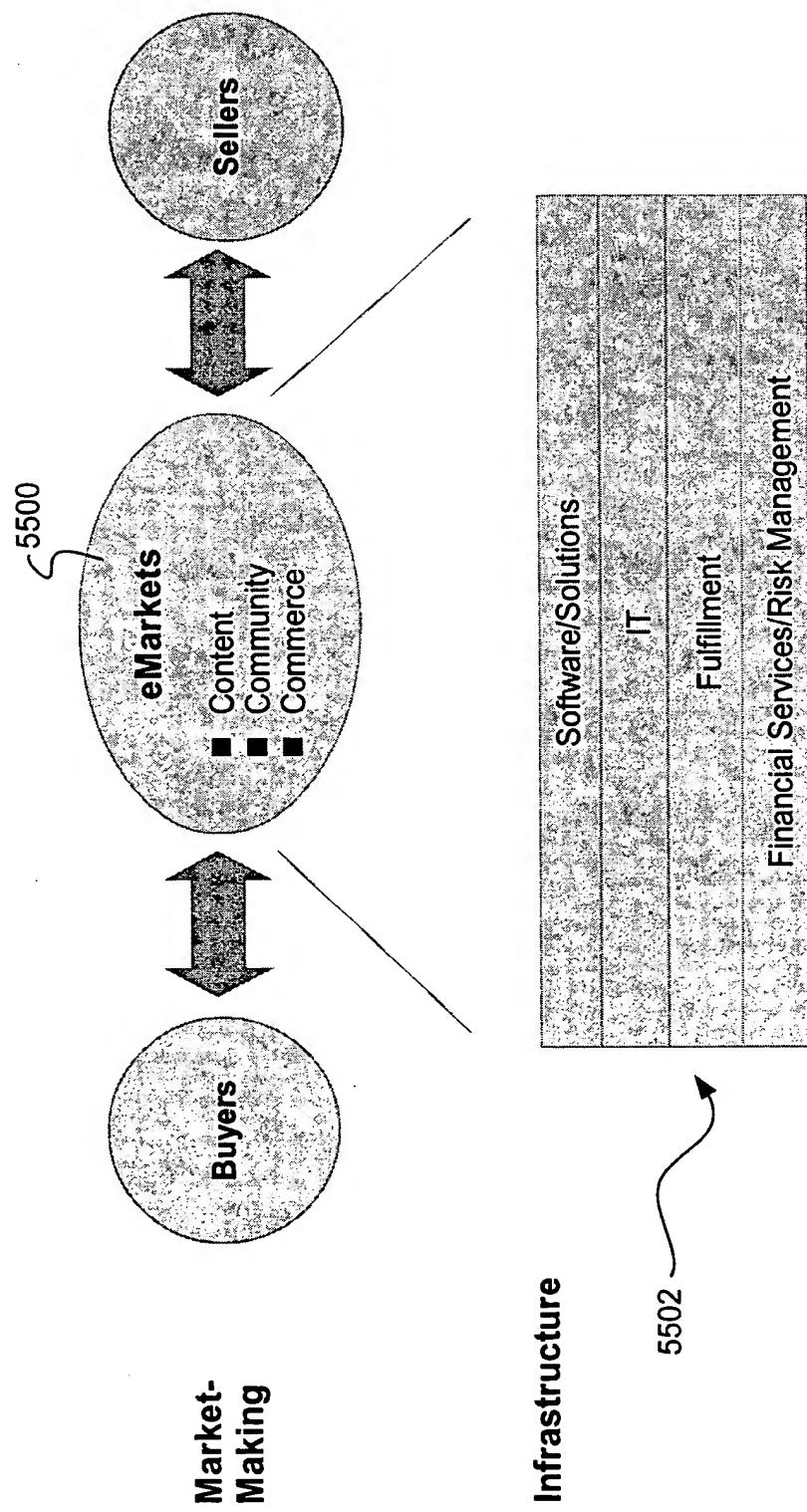


**Figure 53**

Figure 54



**Figure 55**



## Infrastructure

		Description	Examples
5600	Software/ Solutions	<ul style="list-style-type: none"> <li>■ The software which makes the site run</li> </ul>	<ul style="list-style-type: none"> <li>■ Auction engine</li> <li>■ Content management</li> <li>■ ERP integration software</li> </ul>
5602	IT	<ul style="list-style-type: none"> <li>■ Setting up the site and providing ongoing maintenance</li> </ul>	<ul style="list-style-type: none"> <li>■ Systems integration</li> <li>■ Hosting</li> <li>■ Application Service Providers</li> </ul>
5604	Fulfillment	<ul style="list-style-type: none"> <li>■ Organizing the physical settlement of trades after they have been agreed upon</li> </ul>	<ul style="list-style-type: none"> <li>■ Shipping</li> <li>■ Warehousing</li> <li>■ Inspection</li> </ul>
5606	Financial Services/ Risk Management	<ul style="list-style-type: none"> <li>■ Facilitating the financing and transfer of funds between parties to a transaction</li> <li>■ Minimizing the risks of fraud, renegeing, etc., at this exchange and providing tools to mitigate trade-related risks</li> </ul>	<ul style="list-style-type: none"> <li>■ Payment processing</li> <li>■ Receivables management</li> <li>■ Financing/ credit</li> <li>■ Authentication</li> <li>■ Warranties</li> <li>■ Derivatives/options</li> </ul>

Figure 56

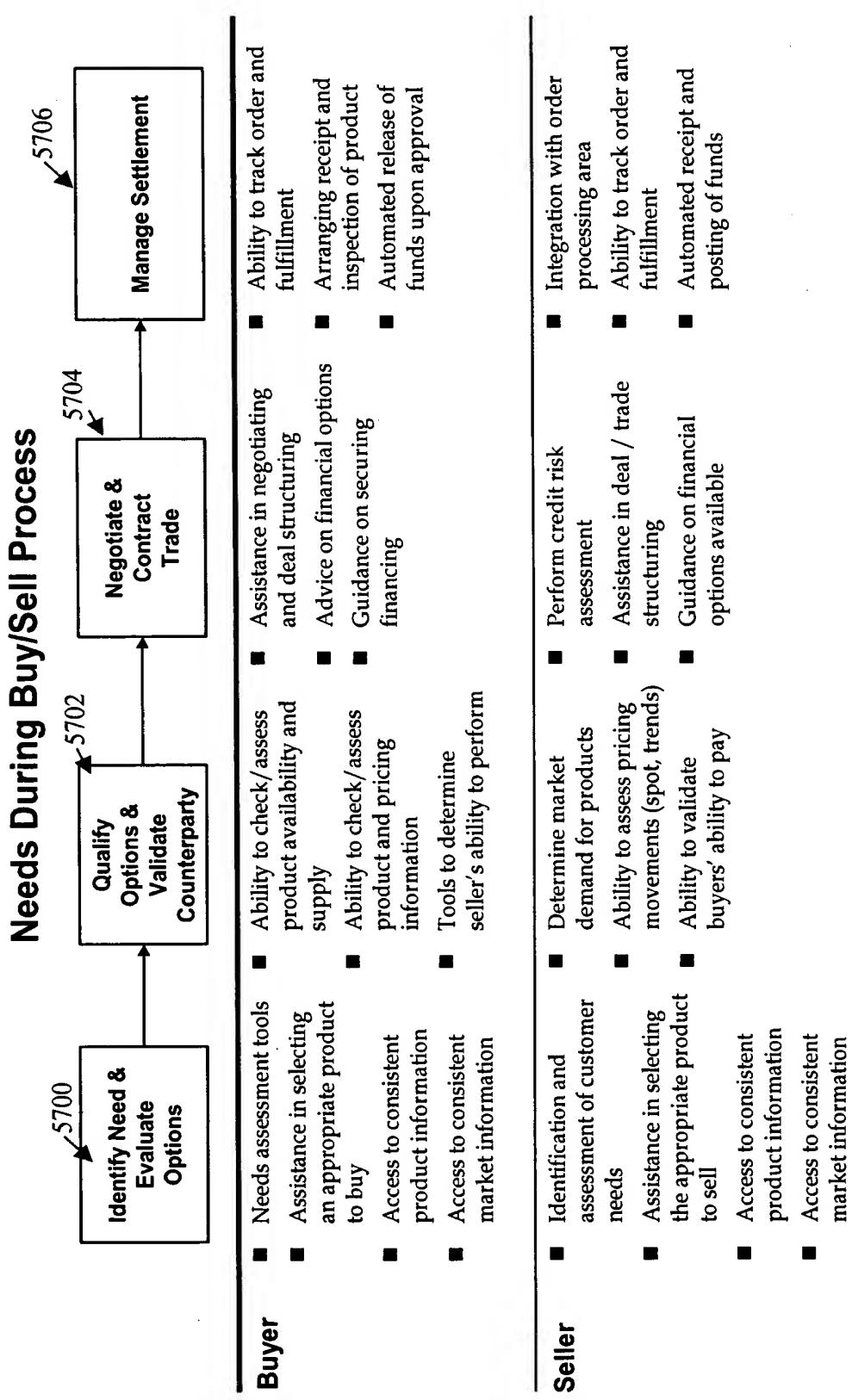


Figure 57

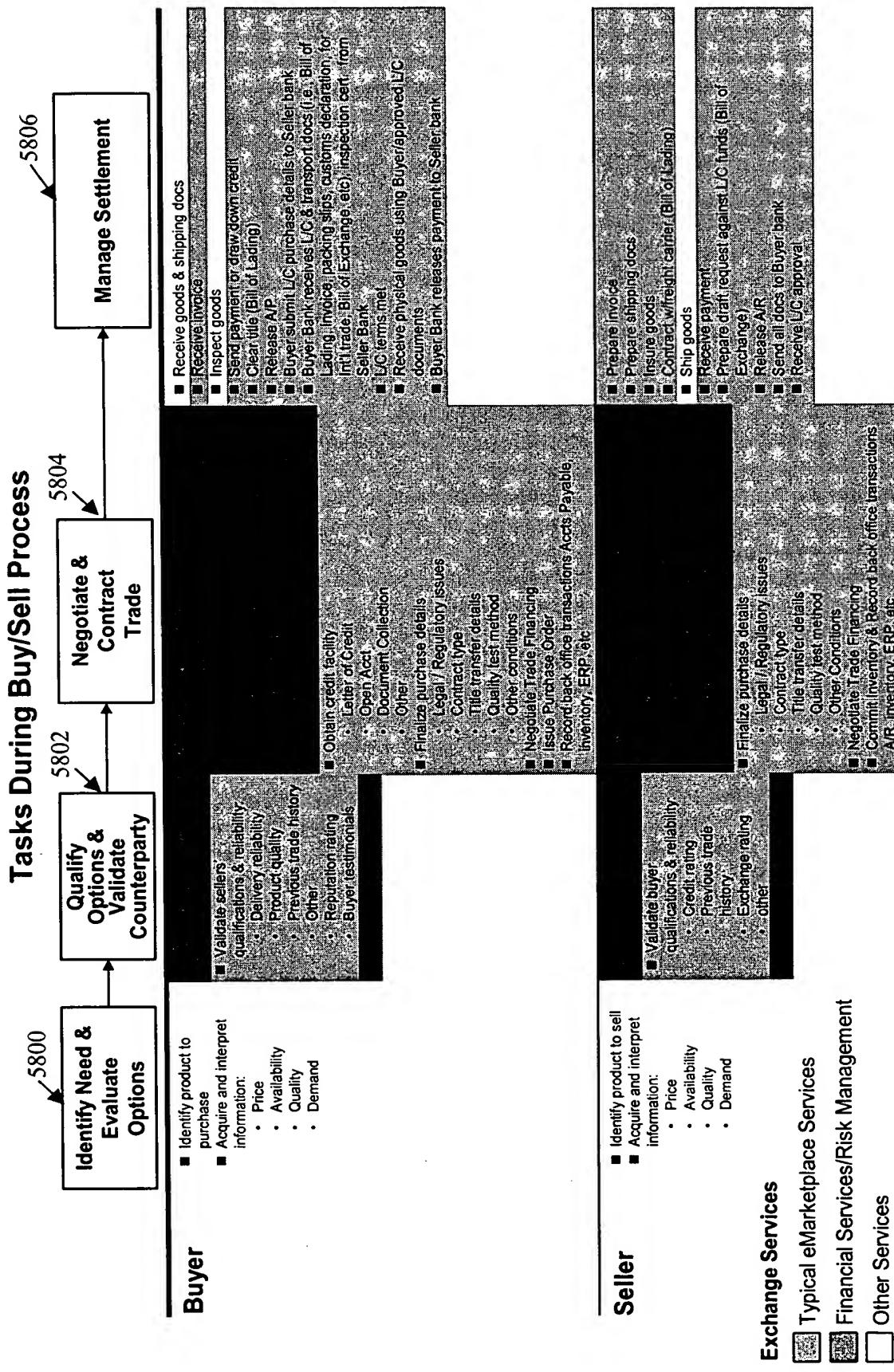
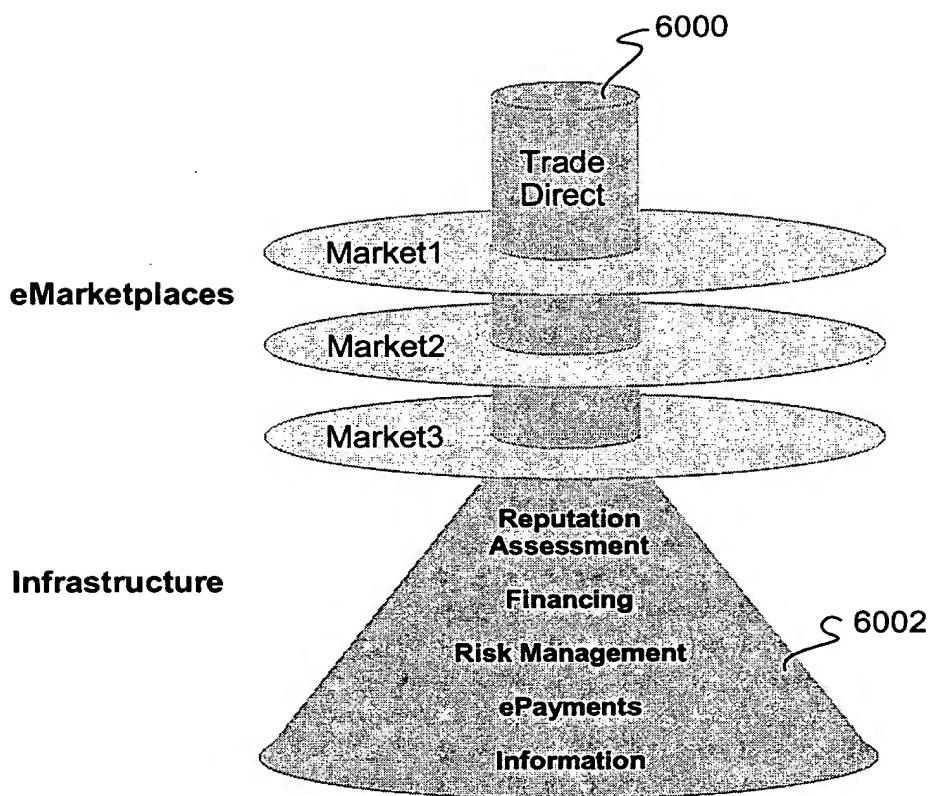


Figure 58

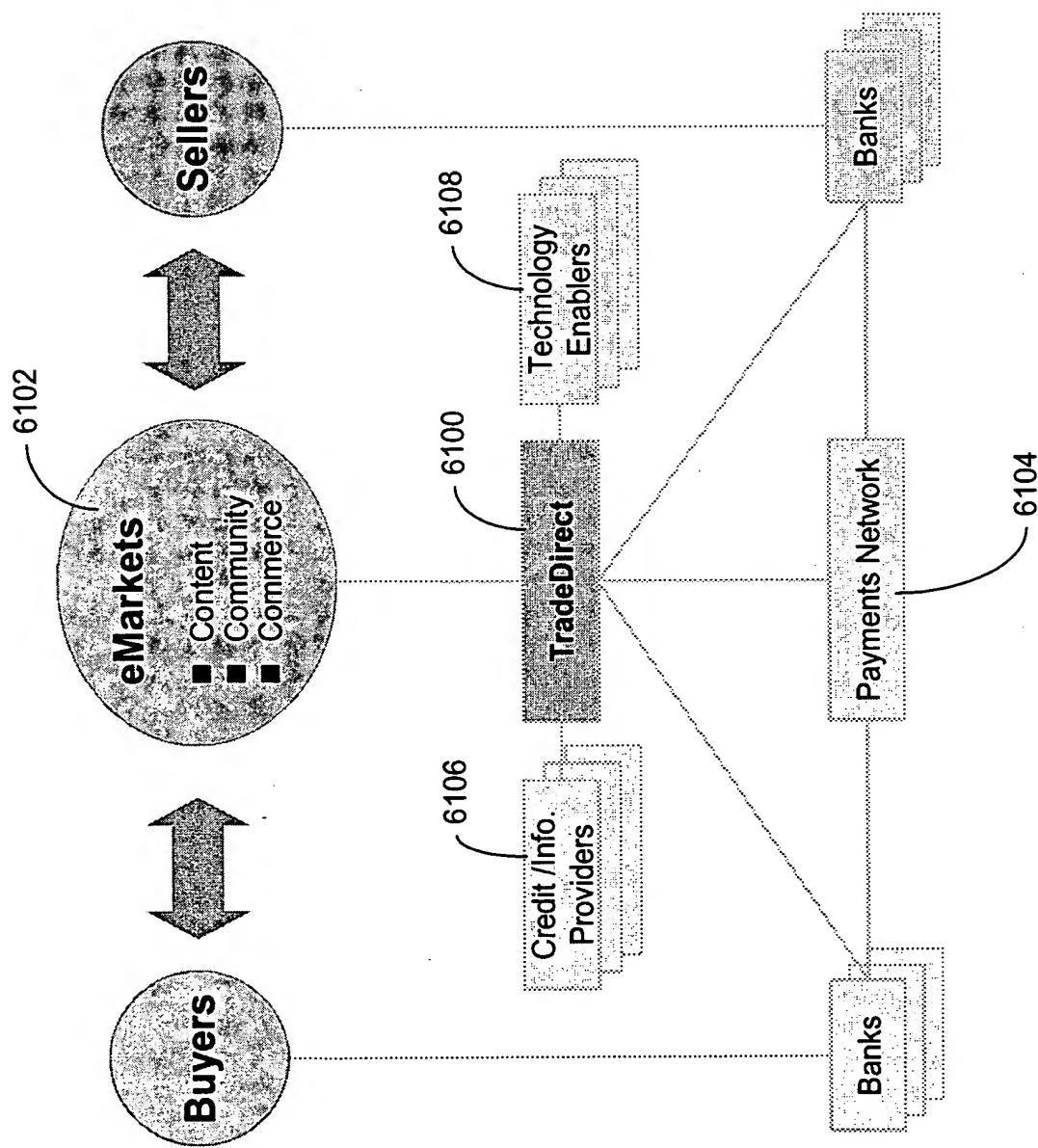
Service Area	Service	Buyer/Seller Value Proposition	eMarket Place Value Proposition
<b>Reputation Assessment</b> 5900	<ul style="list-style-type: none"> <li>■ Online documentation of credit worthiness included in profile</li> <li>■ Credit rating engine based on historical transaction data</li> <li>■ Member-specified credit rating</li> <li>■ Authentication when using site</li> </ul>	<ul style="list-style-type: none"> <li>■ Increases member confidence in trading partners</li> </ul>	<ul style="list-style-type: none"> <li>■ Increases transaction volume and transaction-related revenues</li> <li>■ Potential service revenue (per credit profile provision)</li> </ul>
<b>Financing</b> 5902	<ul style="list-style-type: none"> <li>■ Lines of credit, leasing, inventory financing</li> <li>■ Factoring, forfeiting, and other receivables financing services</li> </ul>	<ul style="list-style-type: none"> <li>■ Provides access to cash flow management services</li> </ul>	<ul style="list-style-type: none"> <li>■ Increases member entanglement</li> <li>■ Potential referral revenue</li> </ul>
<b>Risk Management</b> 5904	<ul style="list-style-type: none"> <li>■ Foreign exchange services</li> <li>■ Insurance</li> <li>■ Hedging tools</li> </ul>	<ul style="list-style-type: none"> <li>■ Provides access to services that might be otherwise unavailable to small members</li> <li>■ Provides seamless service that is more convenient than existing services (e.g., "one click")</li> </ul>	<ul style="list-style-type: none"> <li>■ Increases member entanglement</li> <li>■ Potential referral revenue</li> </ul>
<b>ePayments</b> 5906	<ul style="list-style-type: none"> <li>■ Credit Cards, ACH, SWIFT, wire transfers</li> <li>■ Letters of credit, documentary collection, or other intermediated payment vehicles, guaranteed payment</li> <li>■ Electronic bill presentation and payment</li> <li>■ Online document management</li> </ul>	<ul style="list-style-type: none"> <li>■ Reduces counterparty payment risk</li> <li>■ Reduces transaction costs and time required to complete payment processing</li> <li>■ Increases speed and accuracy of document processing</li> </ul>	<ul style="list-style-type: none"> <li>■ Potential to increase qualified member market / transaction volume and revenue</li> <li>■ Potential referral revenue</li> <li>■ Per-transaction revenue</li> <li>■ Facilitates eMarketplace revenue model</li> </ul>
<b>Information</b> 5908	<ul style="list-style-type: none"> <li>■ Industry or product-related news</li> <li>■ Specific roles/regs</li> <li>■ Contacts and resources</li> <li>■ Decisions support/advice</li> </ul>	<ul style="list-style-type: none"> <li>■ Enables informed decisions</li> <li>■ Provides real insights</li> <li>■ Can access additional info without leaving site</li> </ul>	<ul style="list-style-type: none"> <li>■ Increases member usage and entanglement</li> <li>■ Positions provider as credible and knowledgeable resource</li> <li>■ Possible fee for service generator</li> </ul>

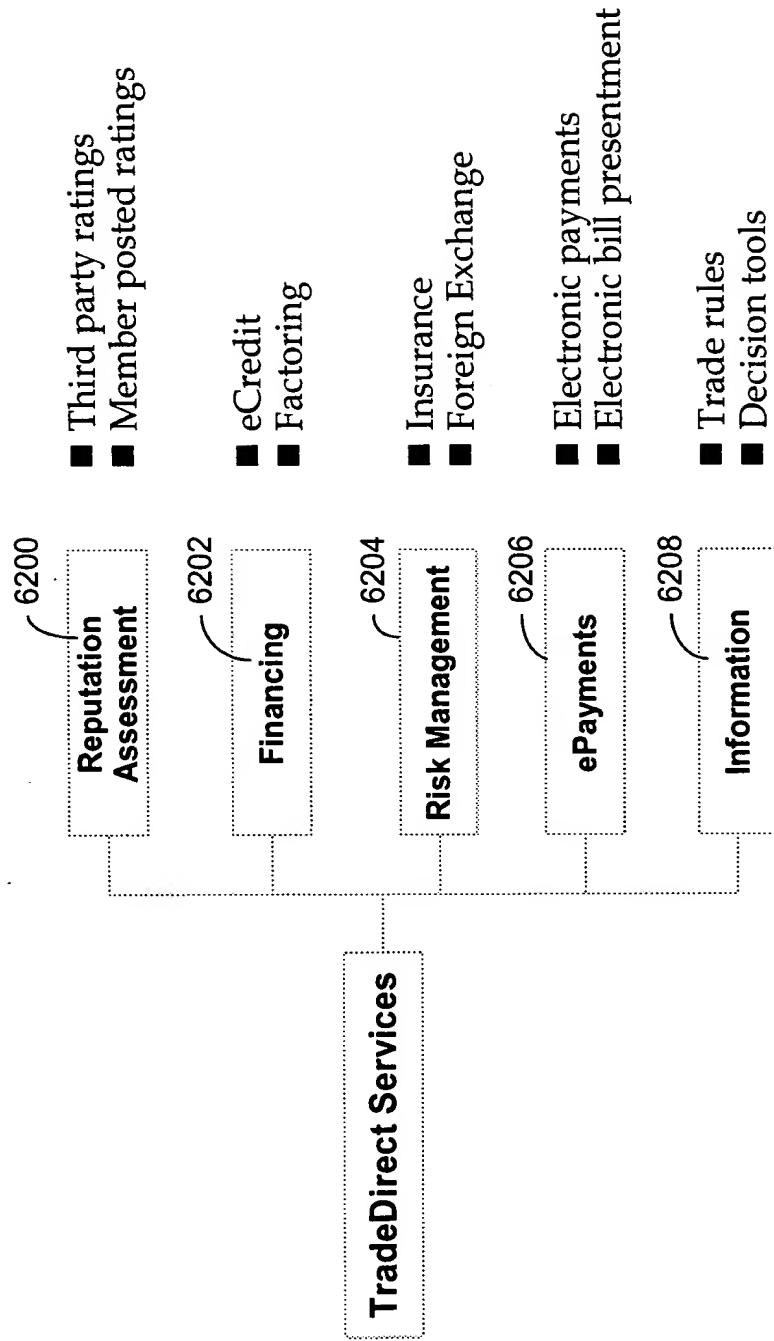
Figure 59



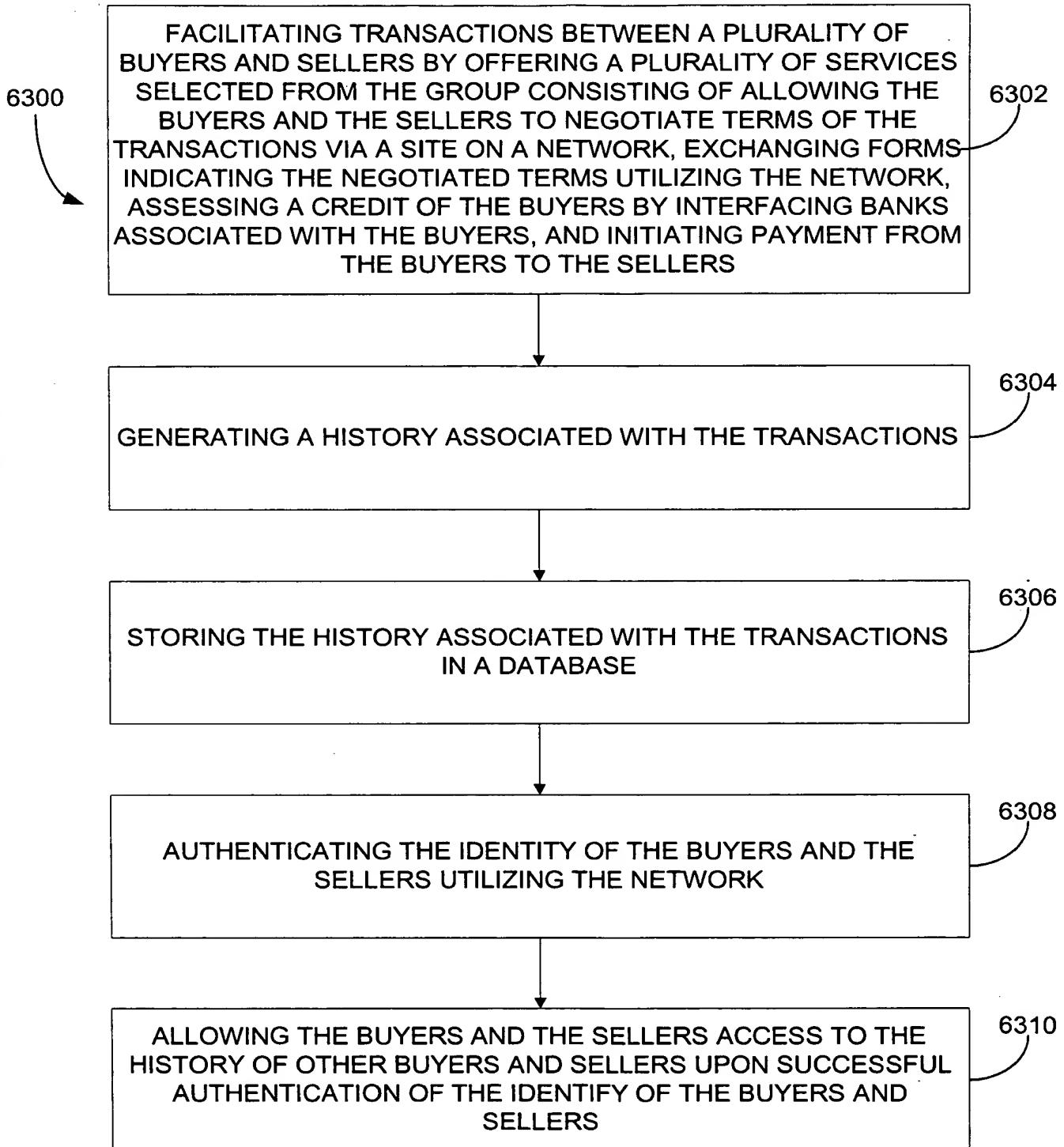
**Figure 60**

**Figure 61**





**Figure 62**



**Figure 63**

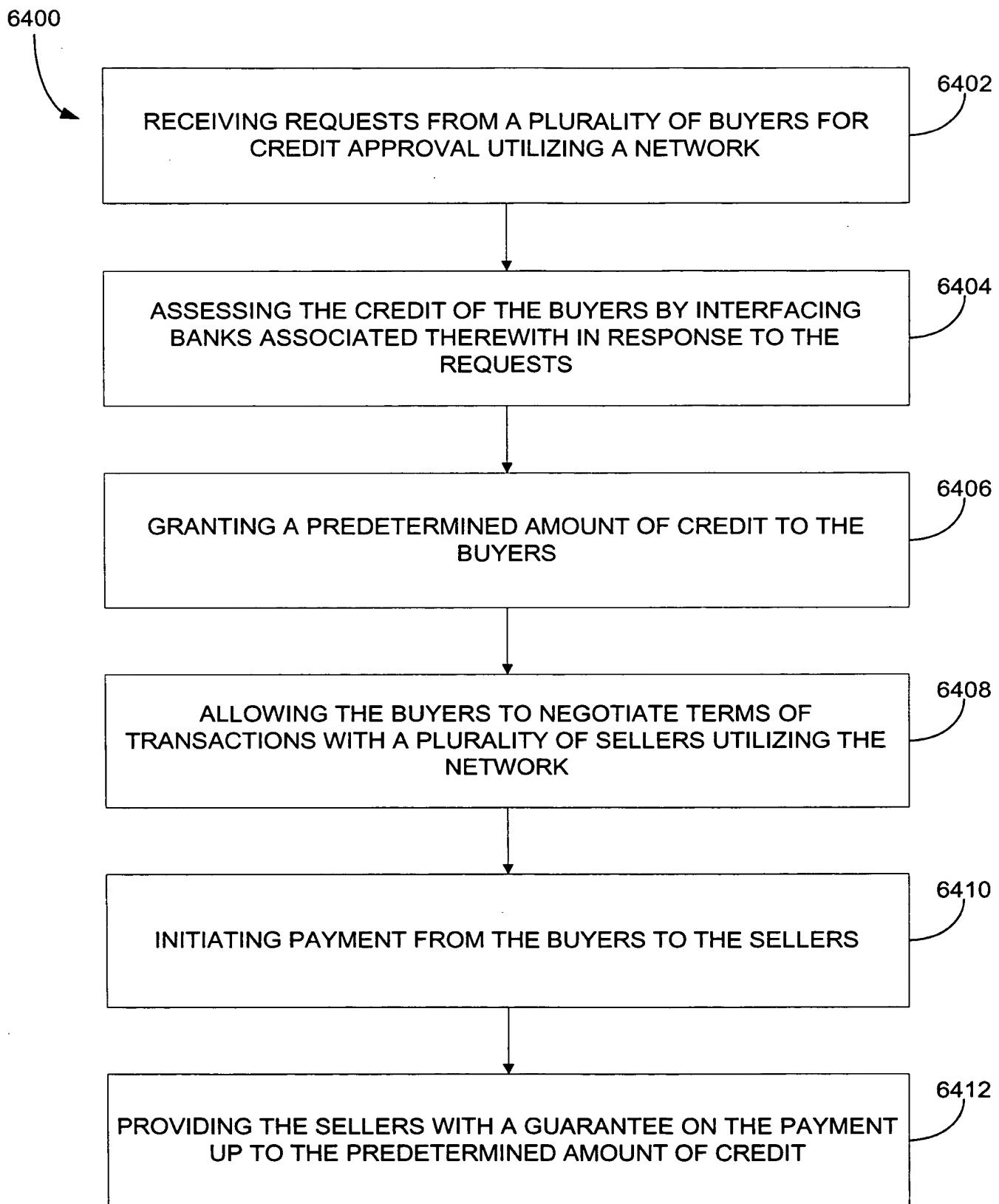


Figure 64

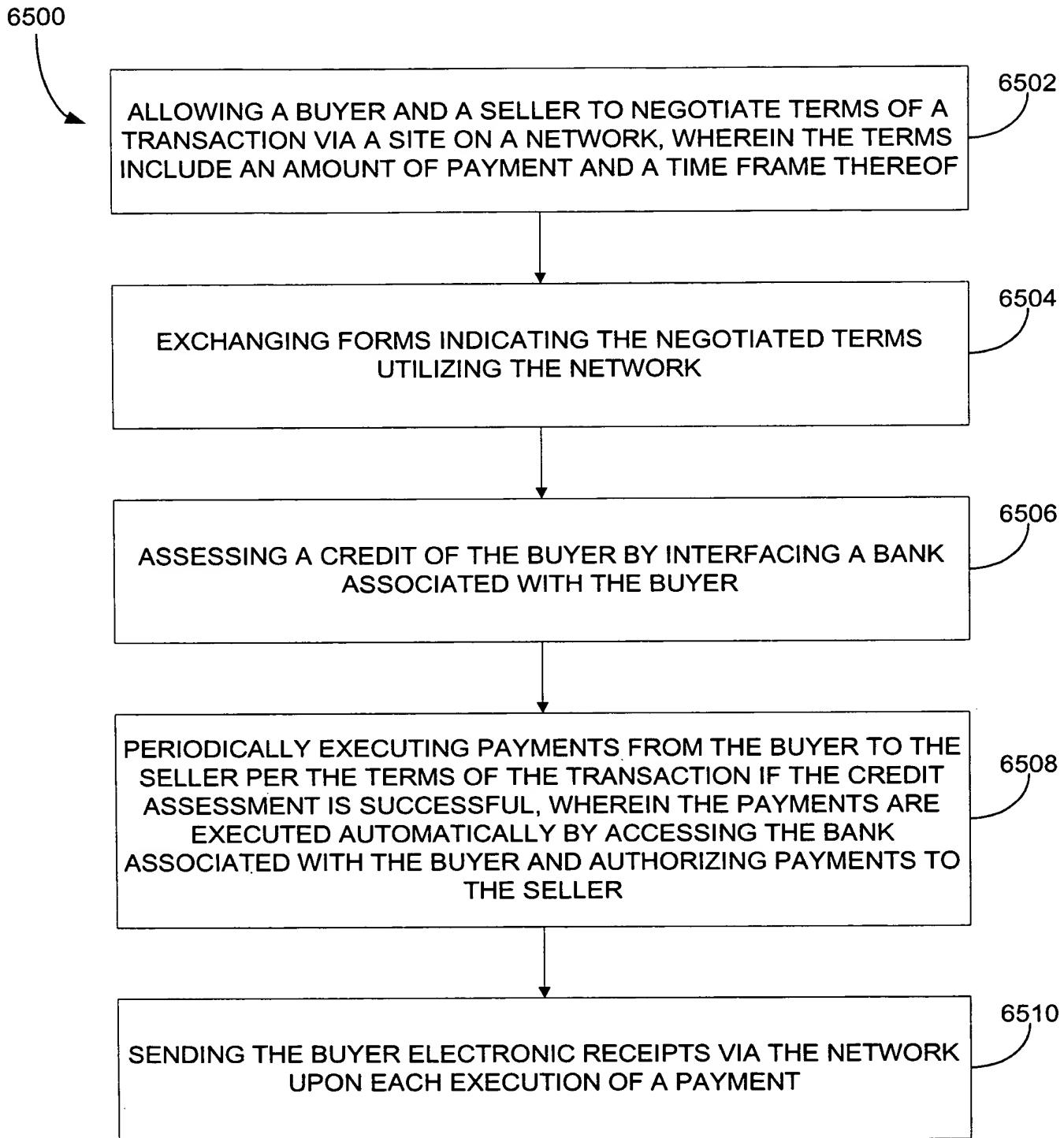
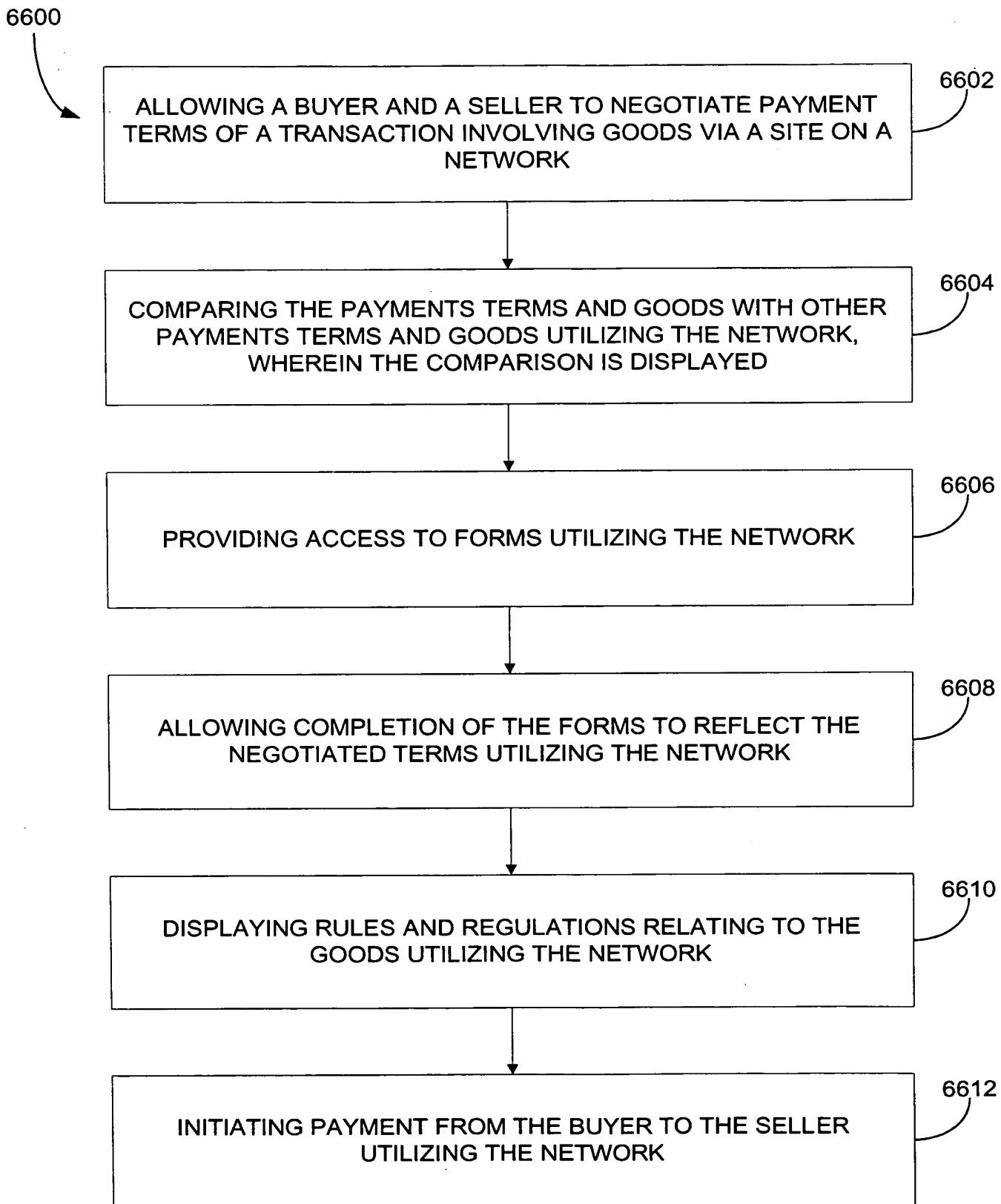
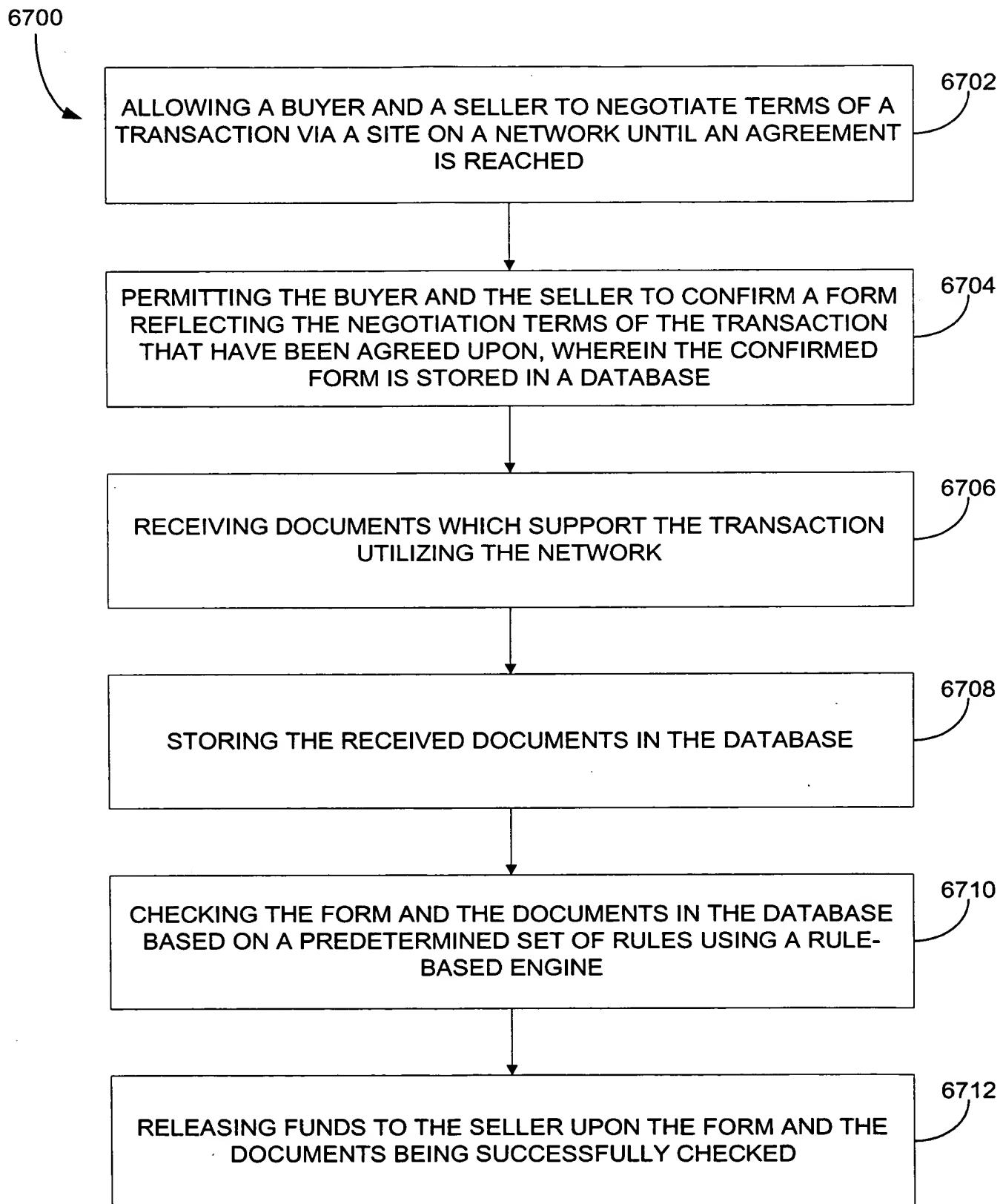


Figure 65



**Figure 66**



**Figure 67**

## Reputation Assessment

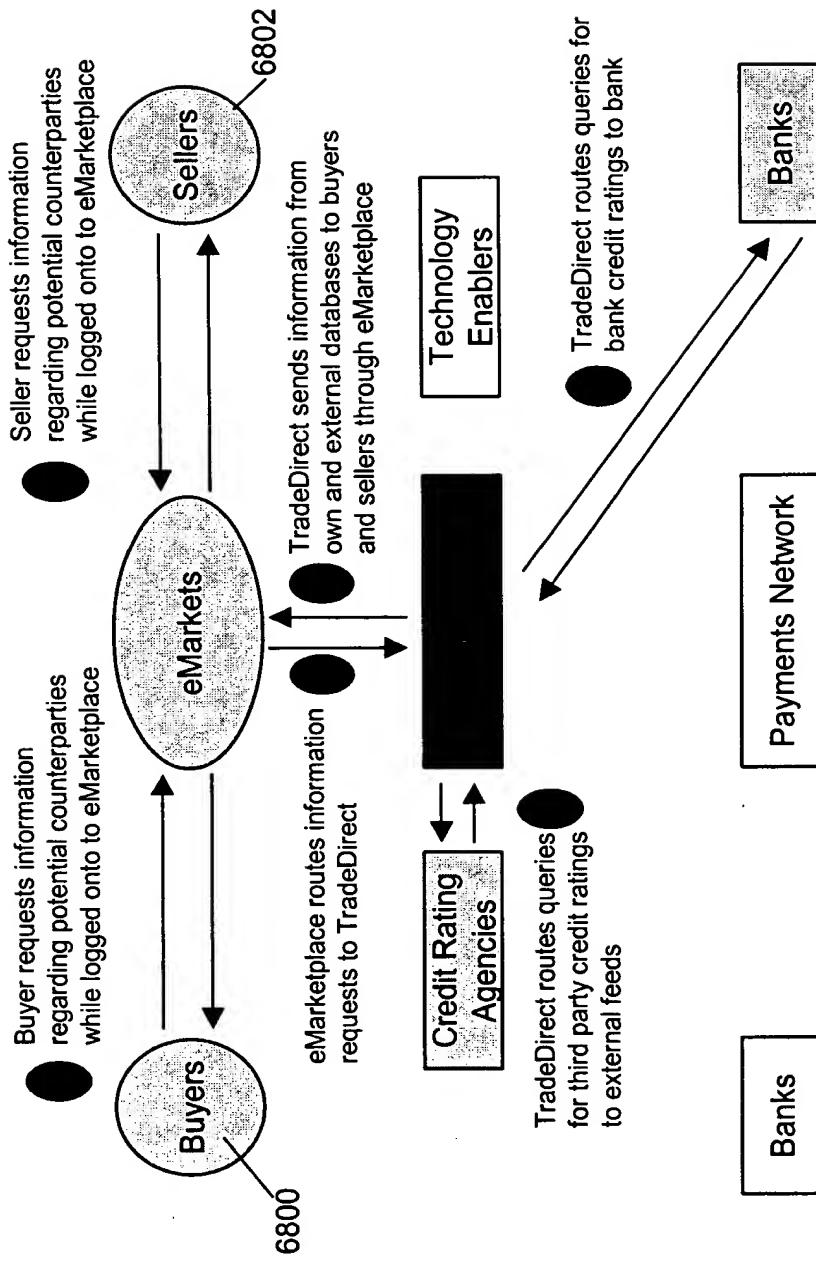


Figure 68

6900  
6902  
6904  
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6910  
6912  
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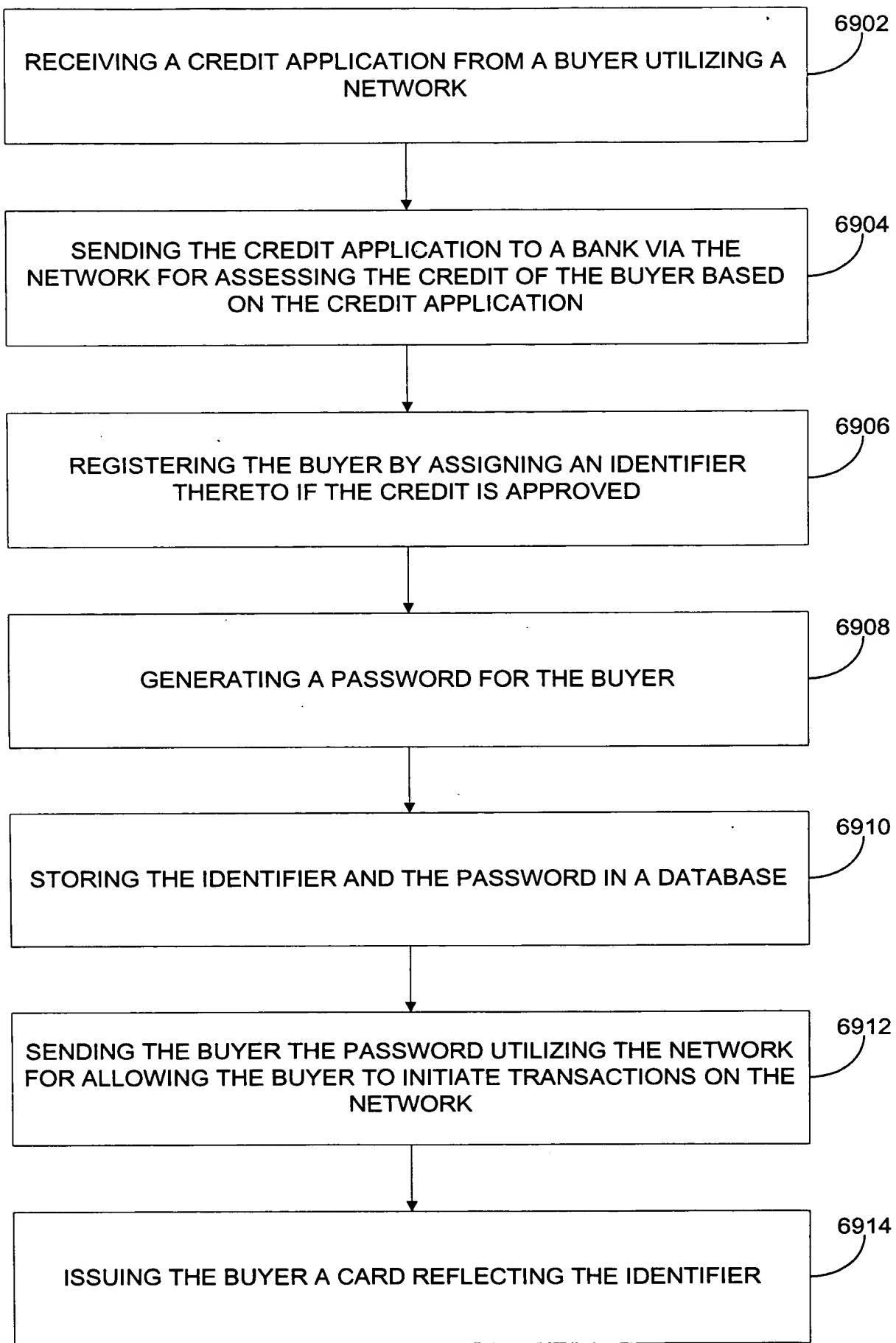
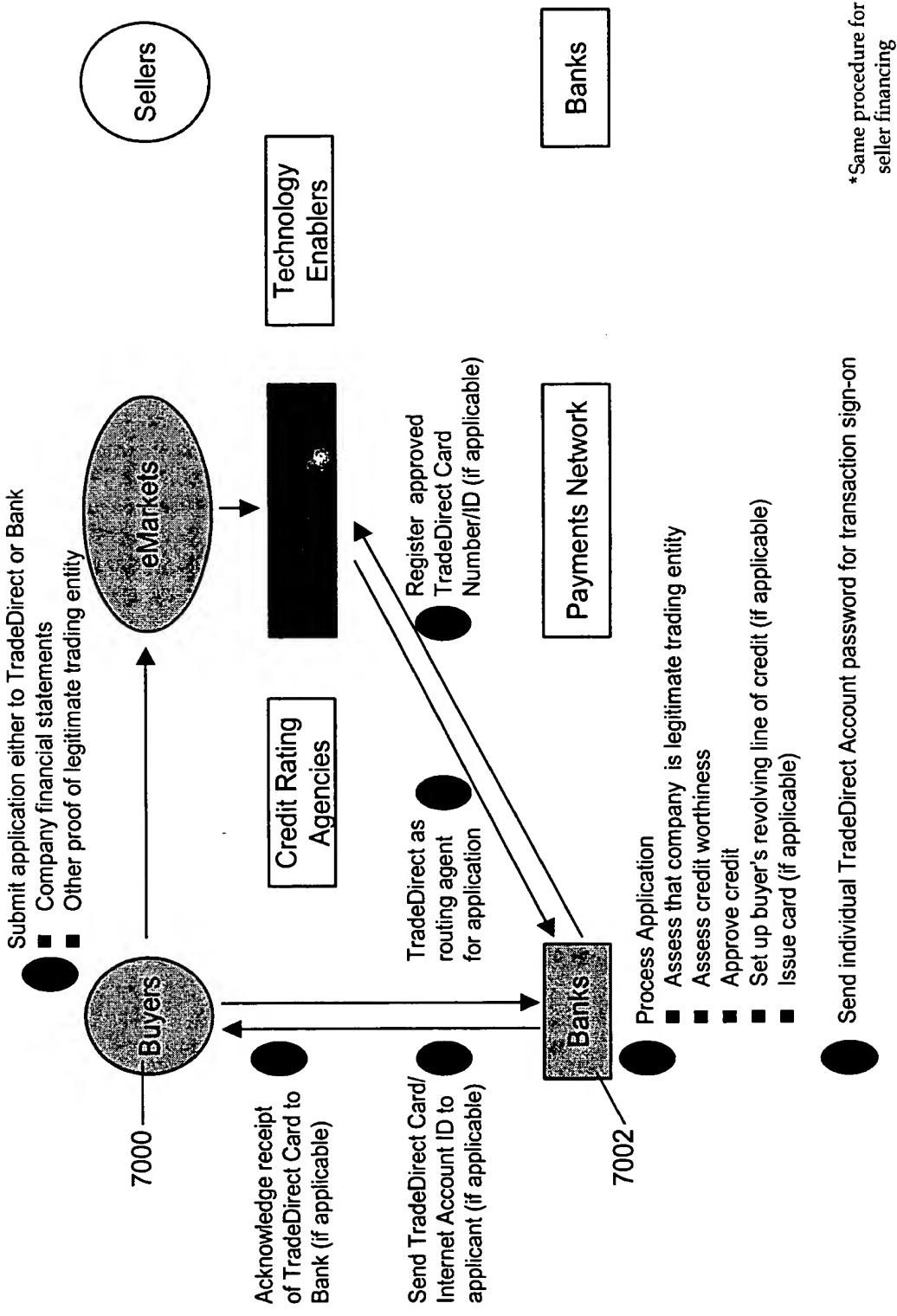


Figure 69

## Financing\*



\*Same procedure for buyer or seller financing

Figure 70

## Risk Management

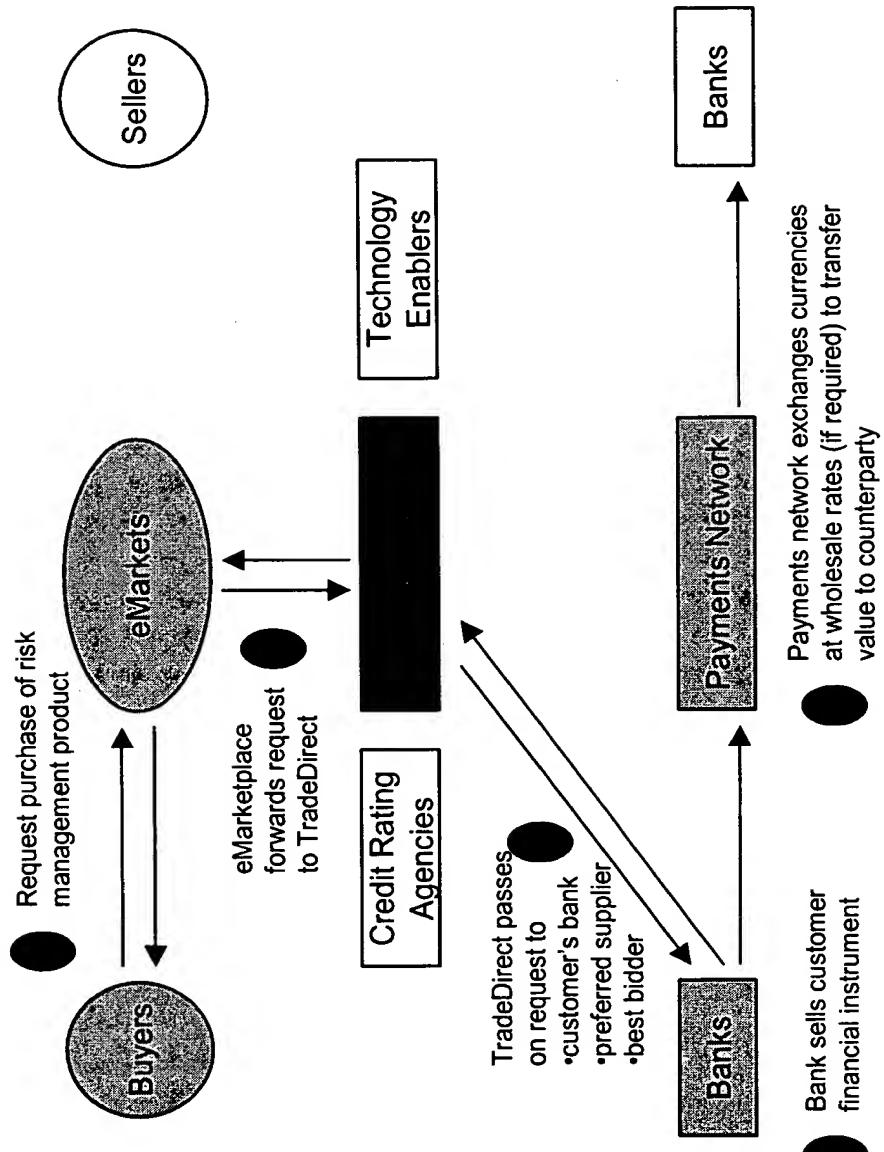


Figure 71

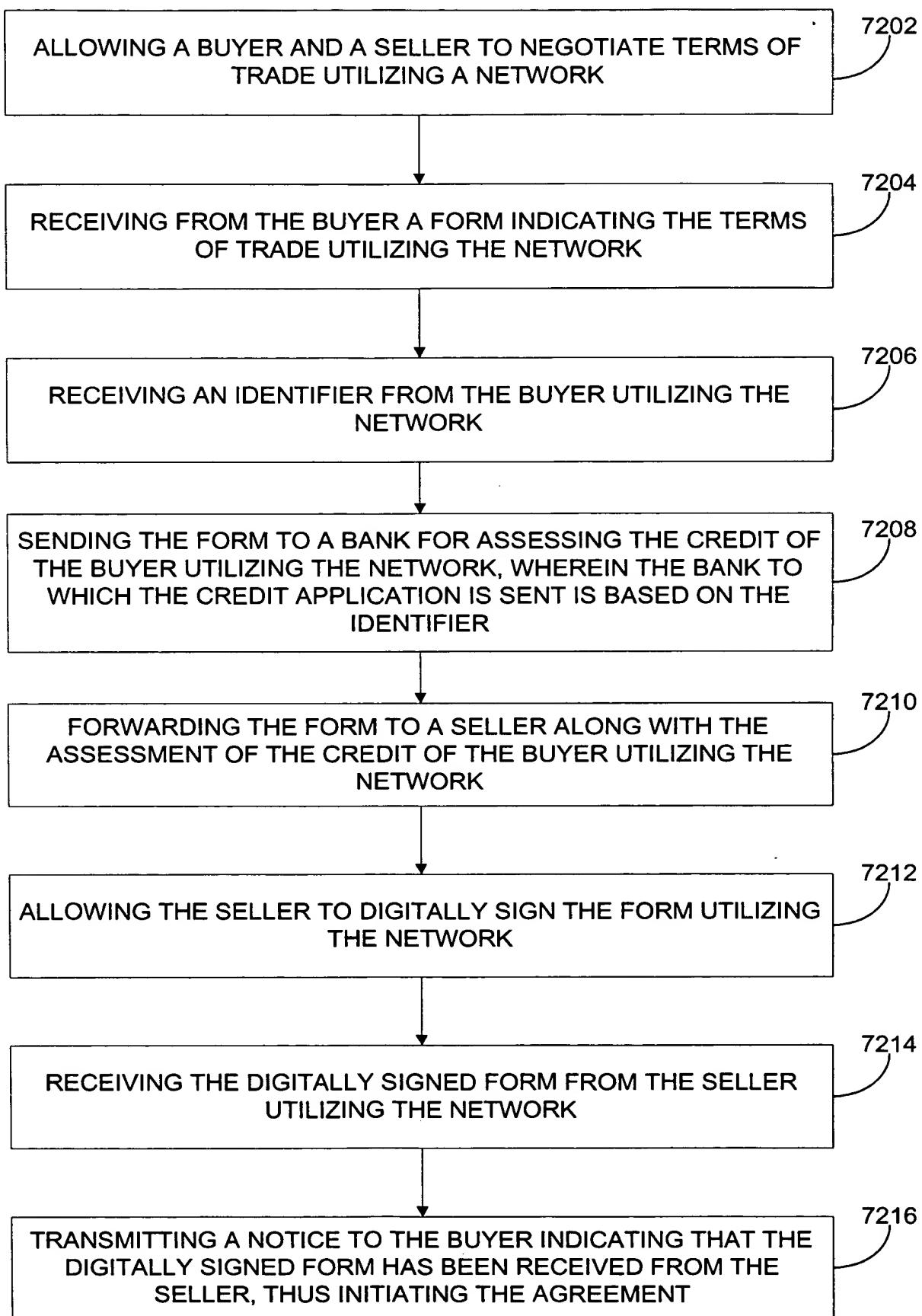


Figure 72

## ePayments

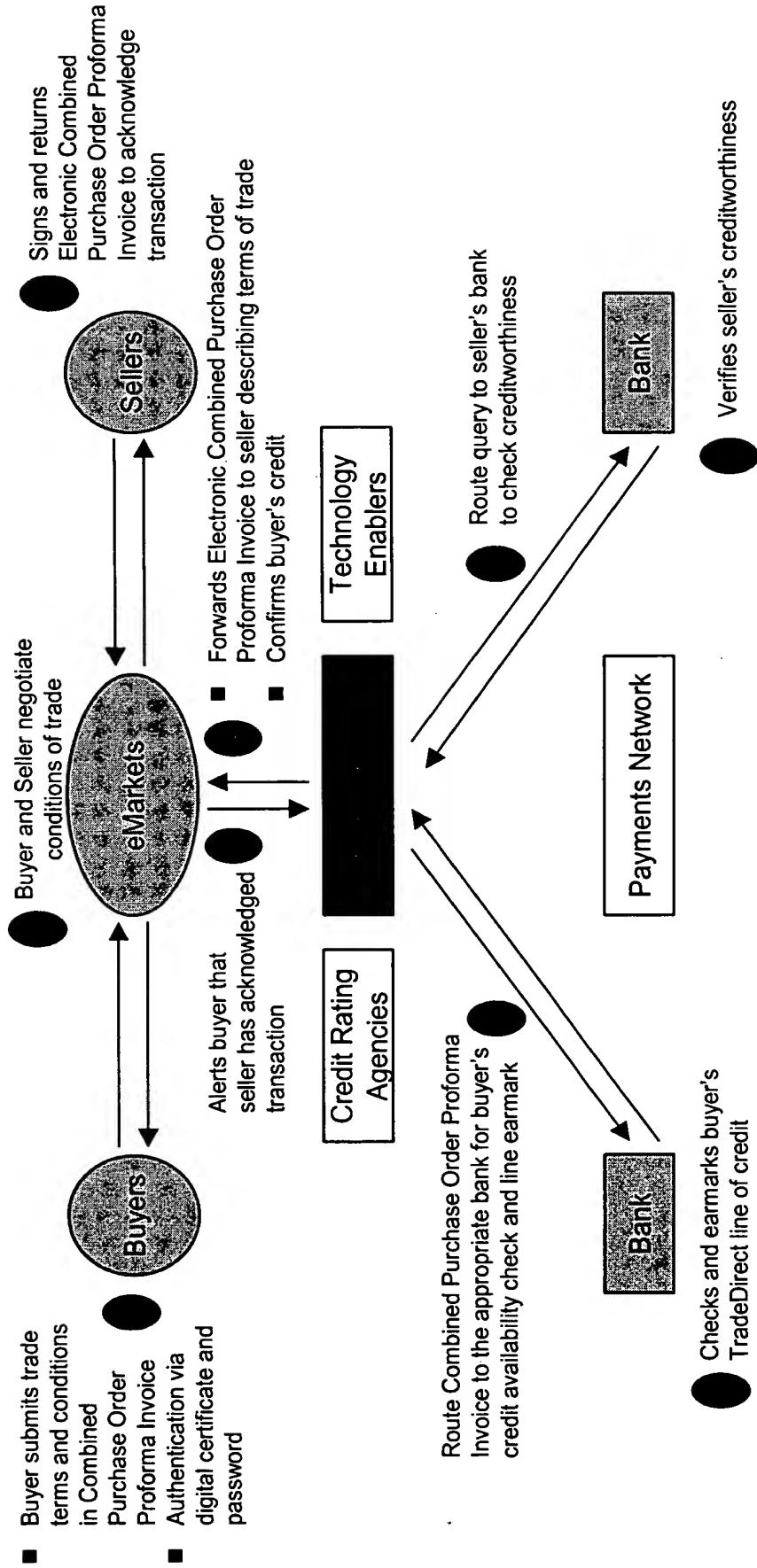
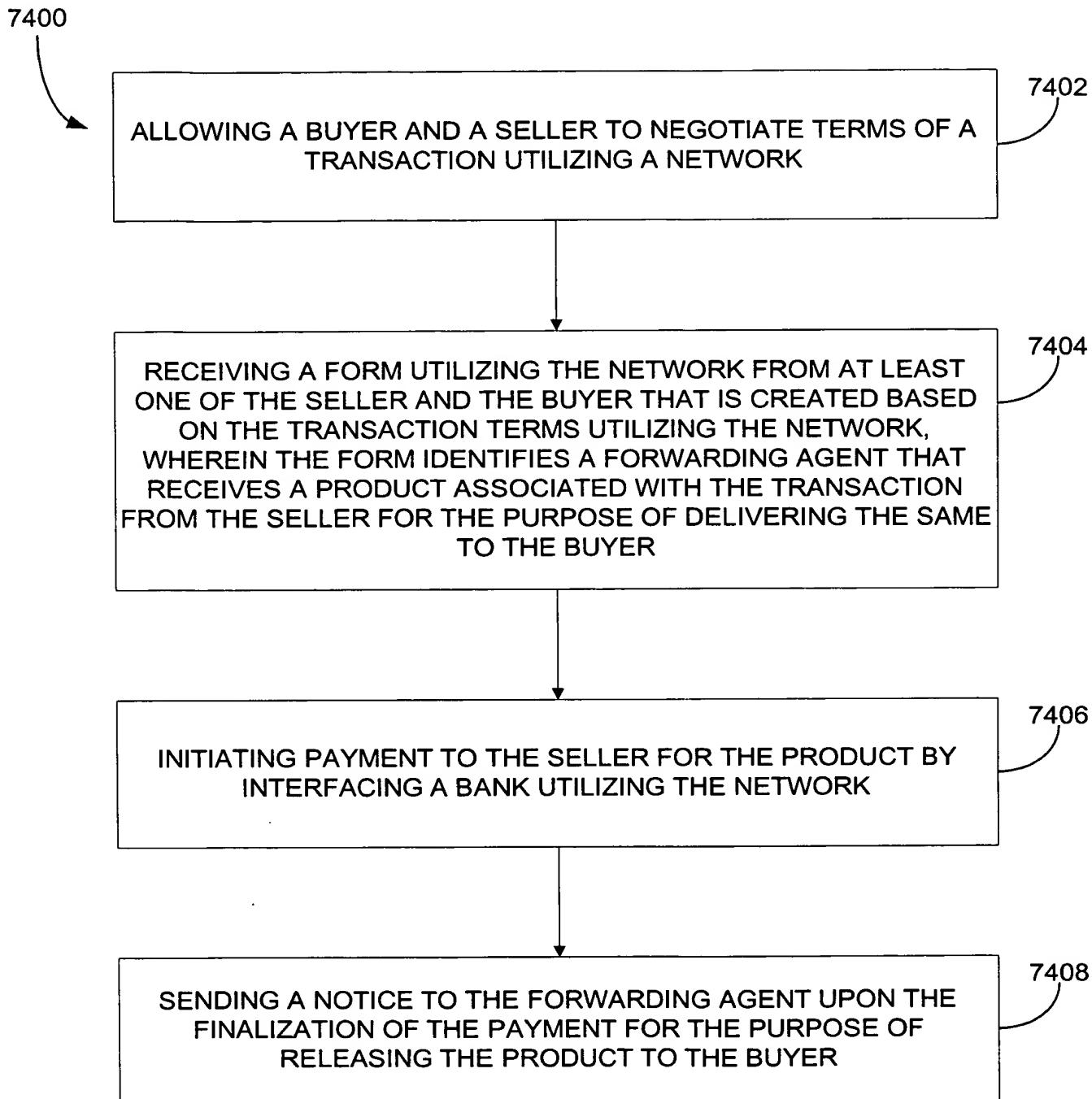


Figure 73



**Figure 74**

## ePayments (Cont.)

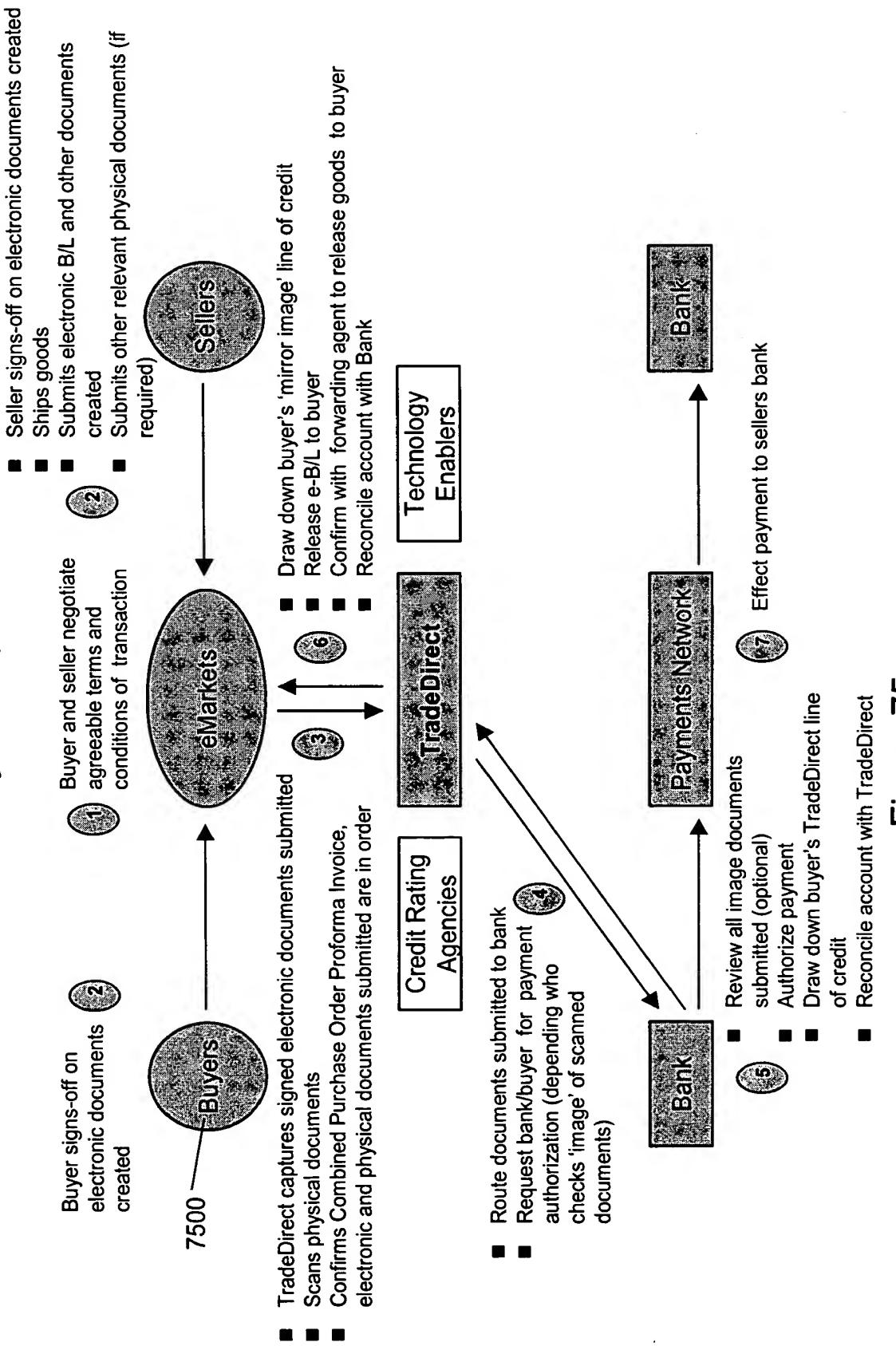
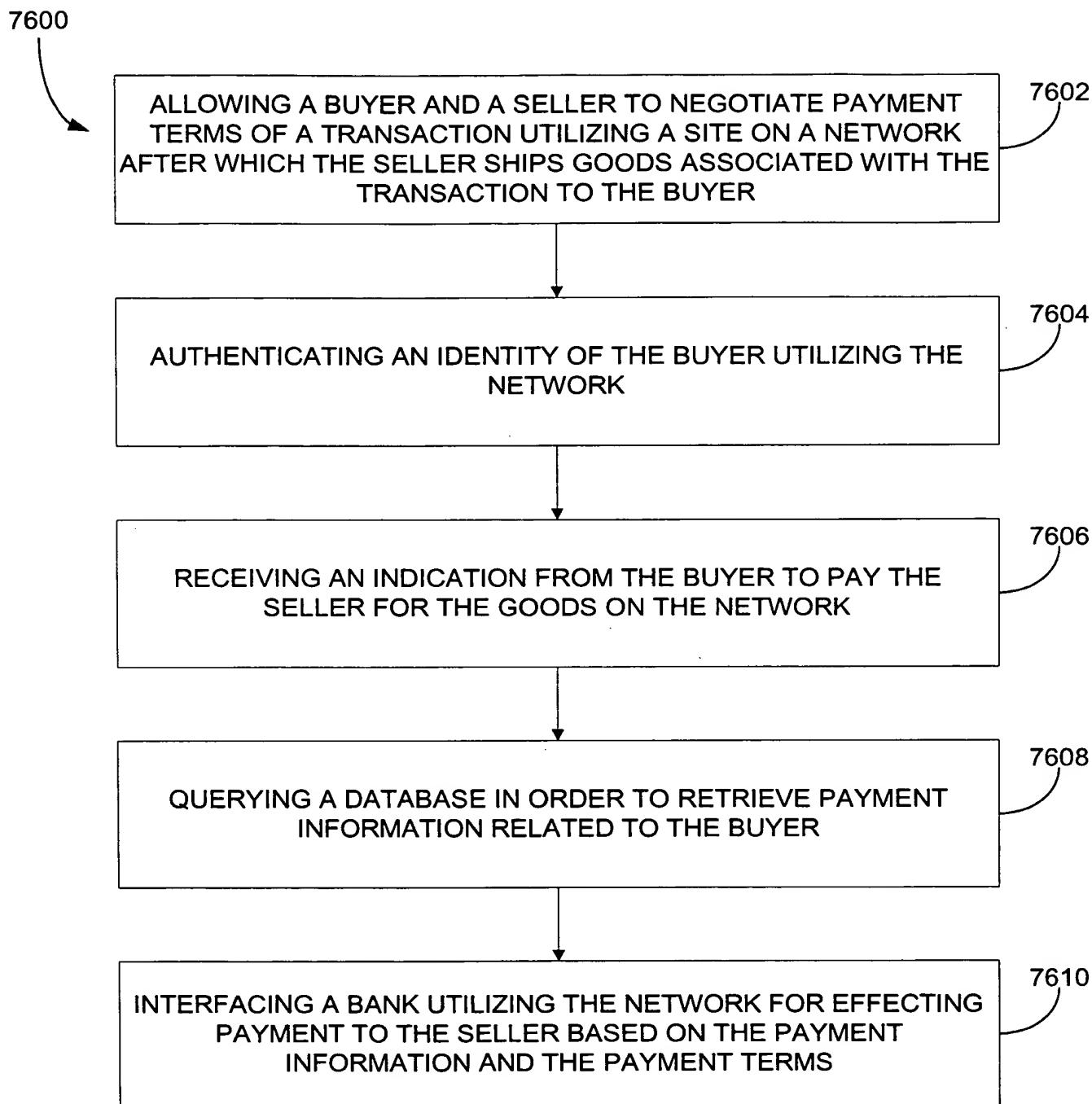


Figure 75



**Figure 76**

## ePayments (Cont.)

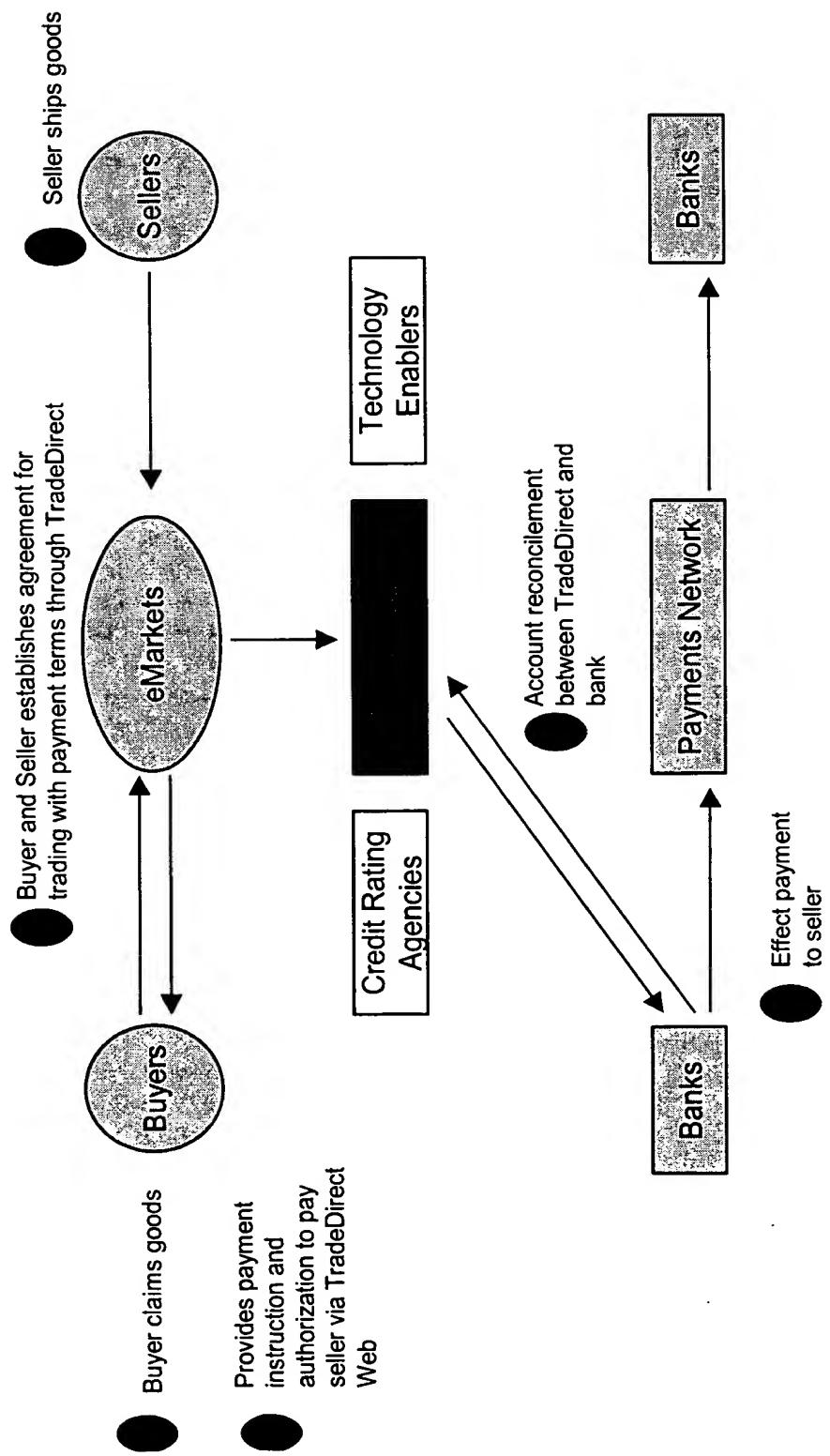
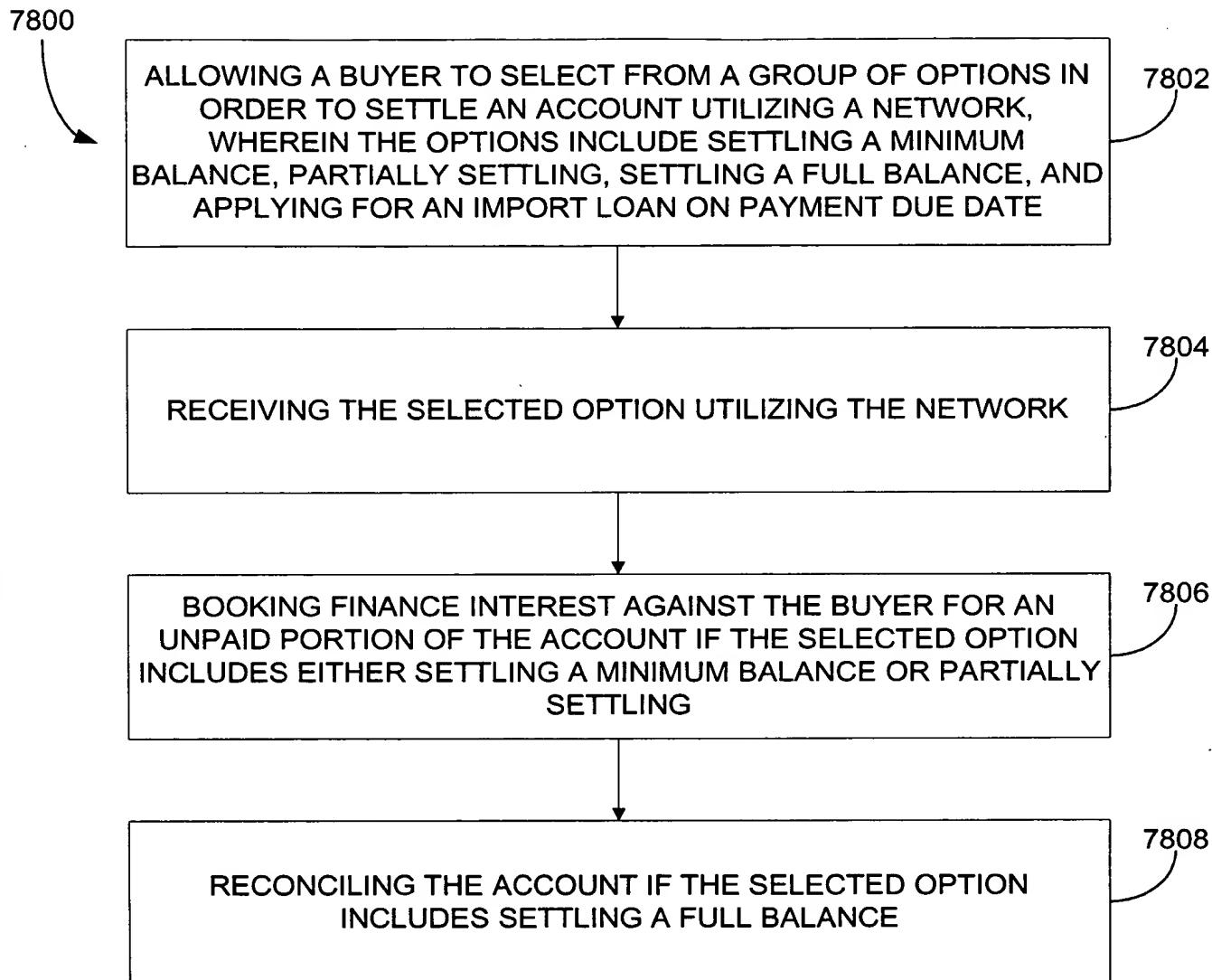


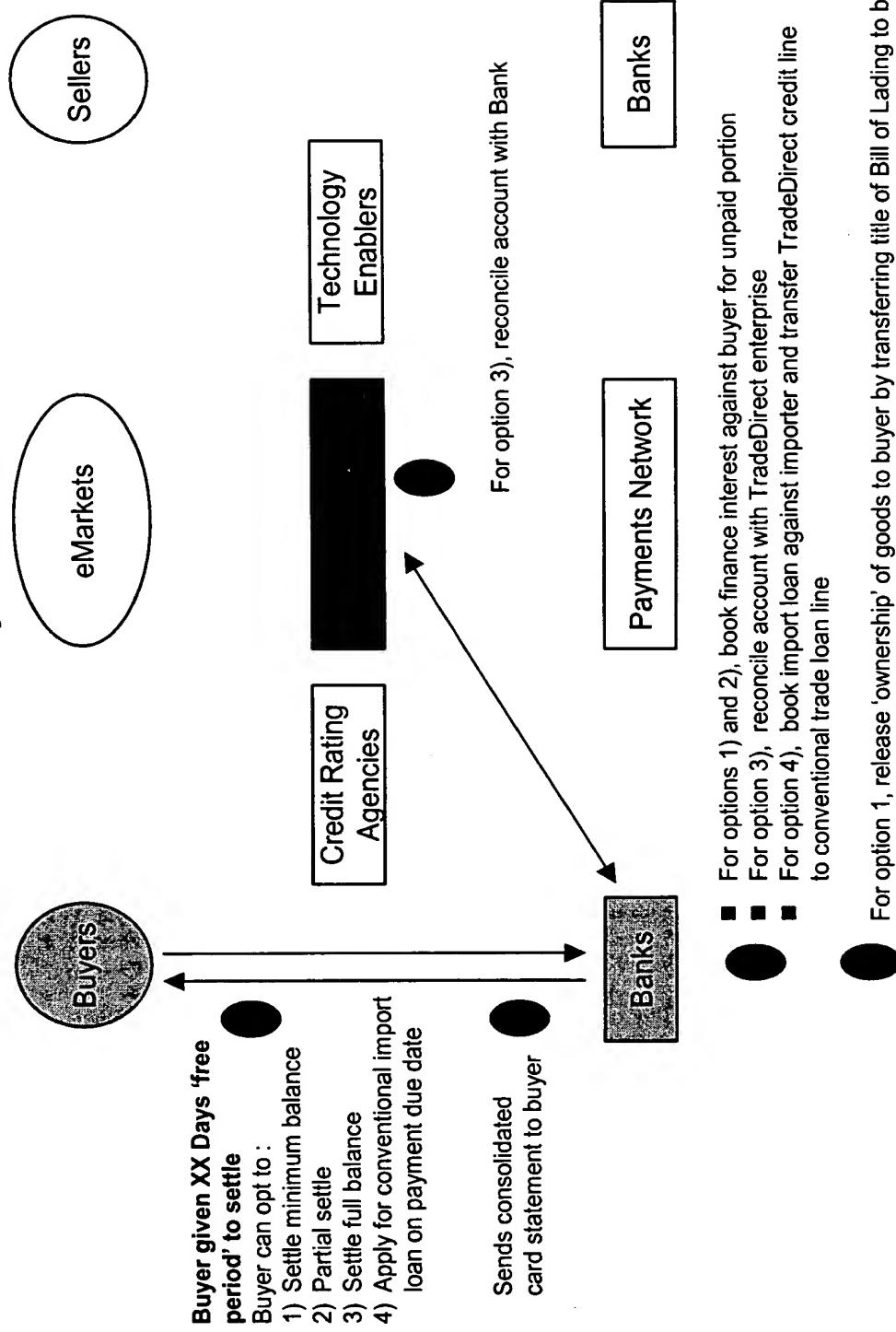
Figure 77

2000 2000 2000 2000 2000 2000 2000 2000 2000 2000



**Figure 78**

## ePayments (Cont.)\*



\*Same for buyer or seller

Figure 79

## Information\*

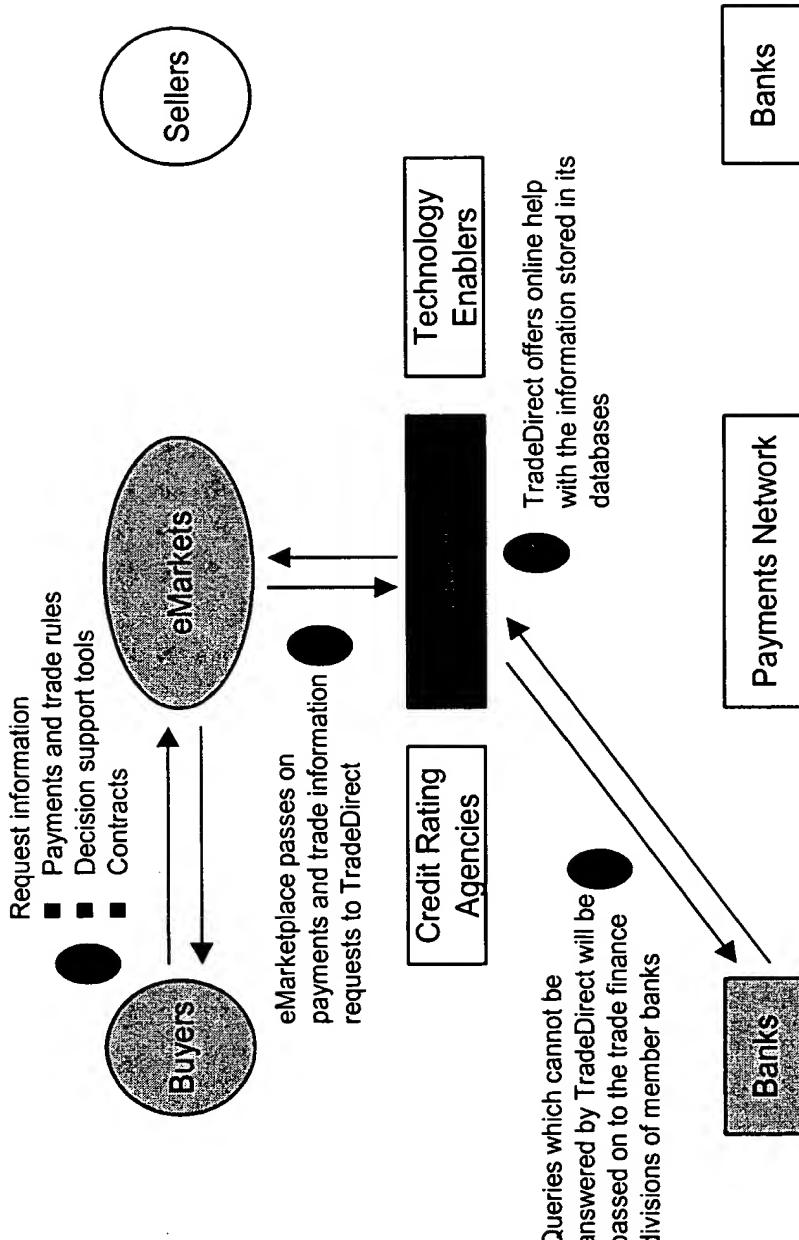


Figure 80

\*: same for buyer or seller

8128  
8134  
8130  
8132  
8114  
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8116  
8112  
8154  
8152  
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8122  
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8126

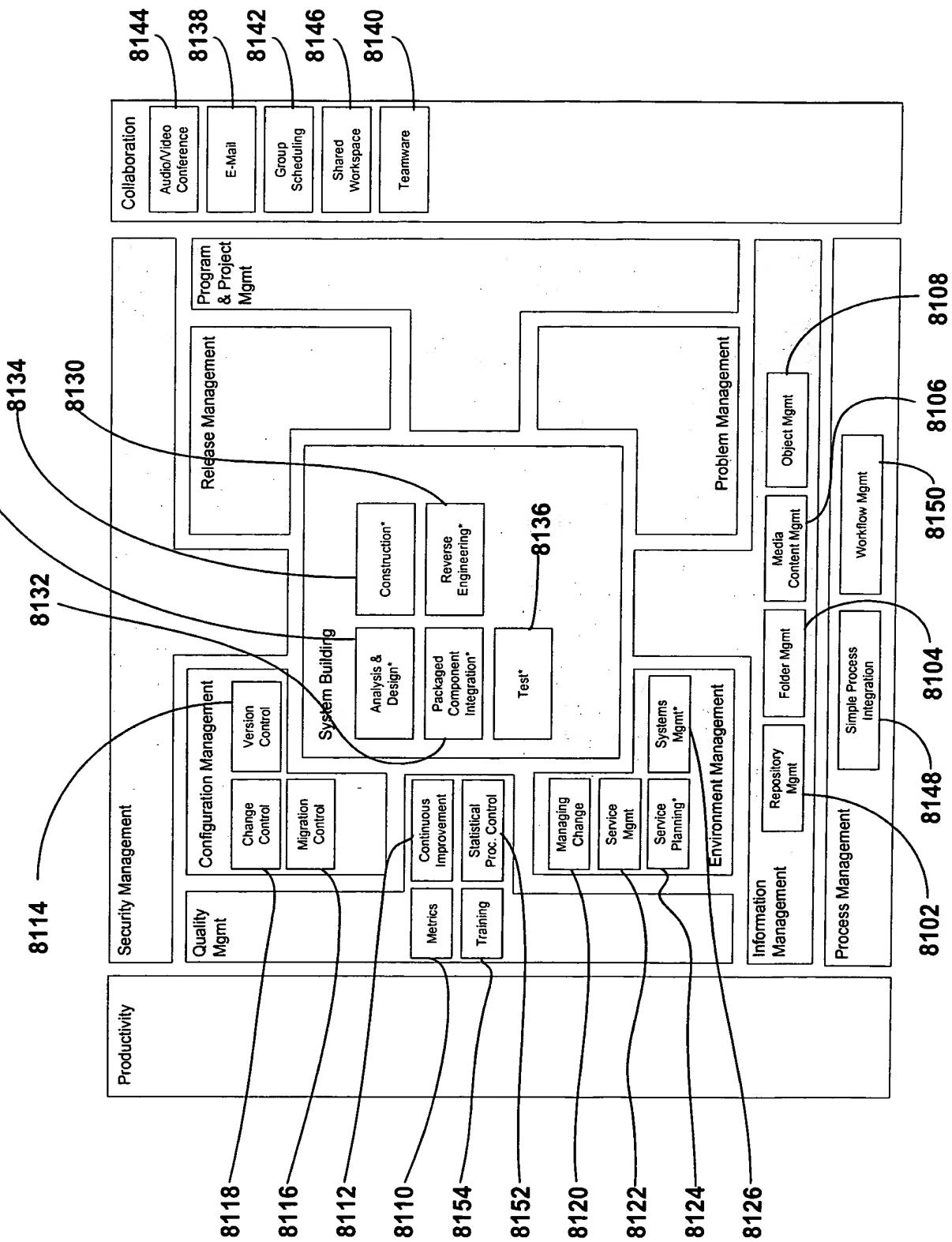
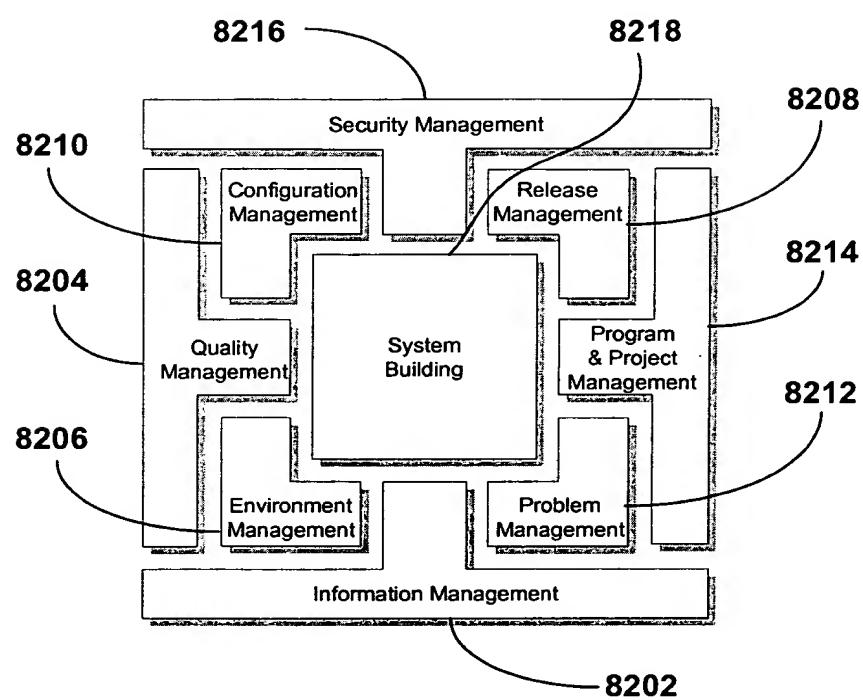
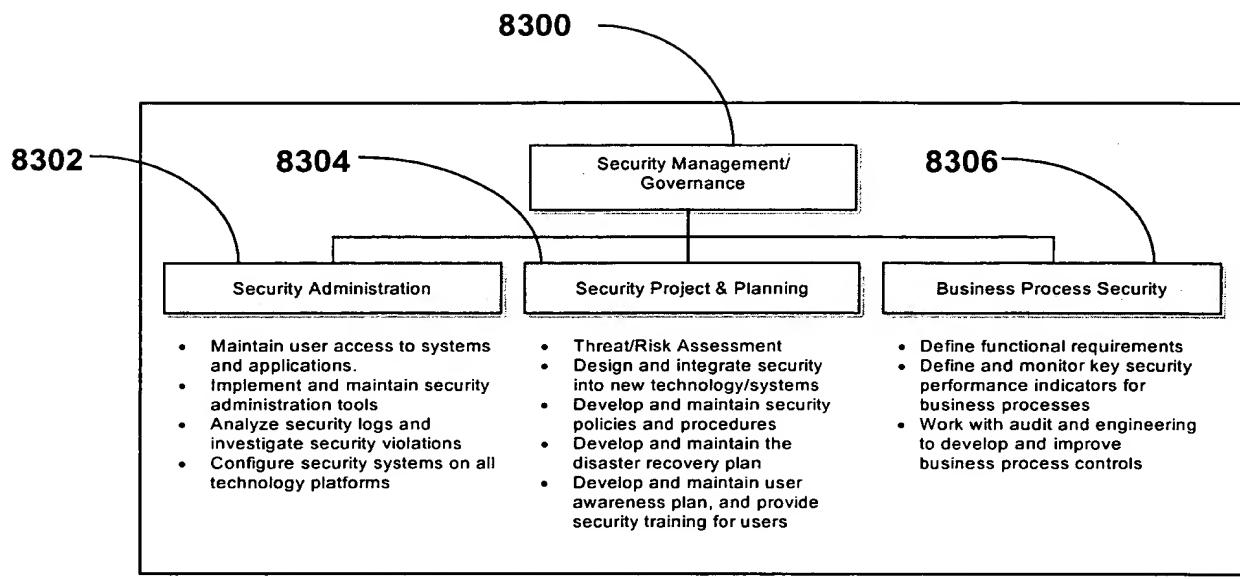


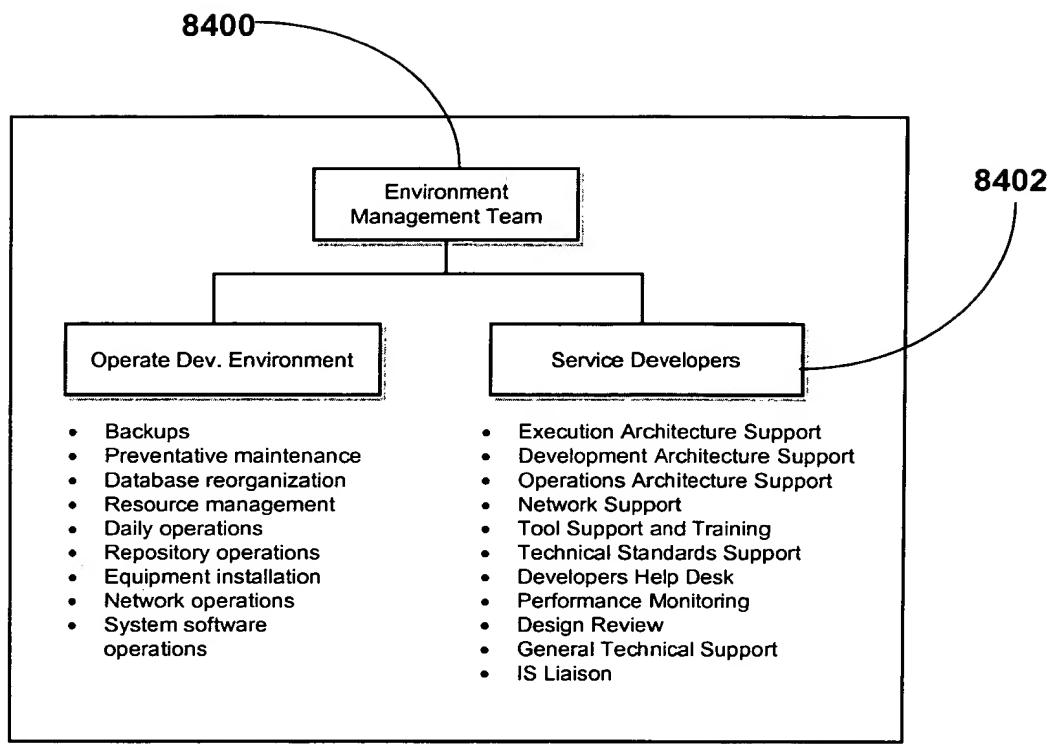
Figure 81



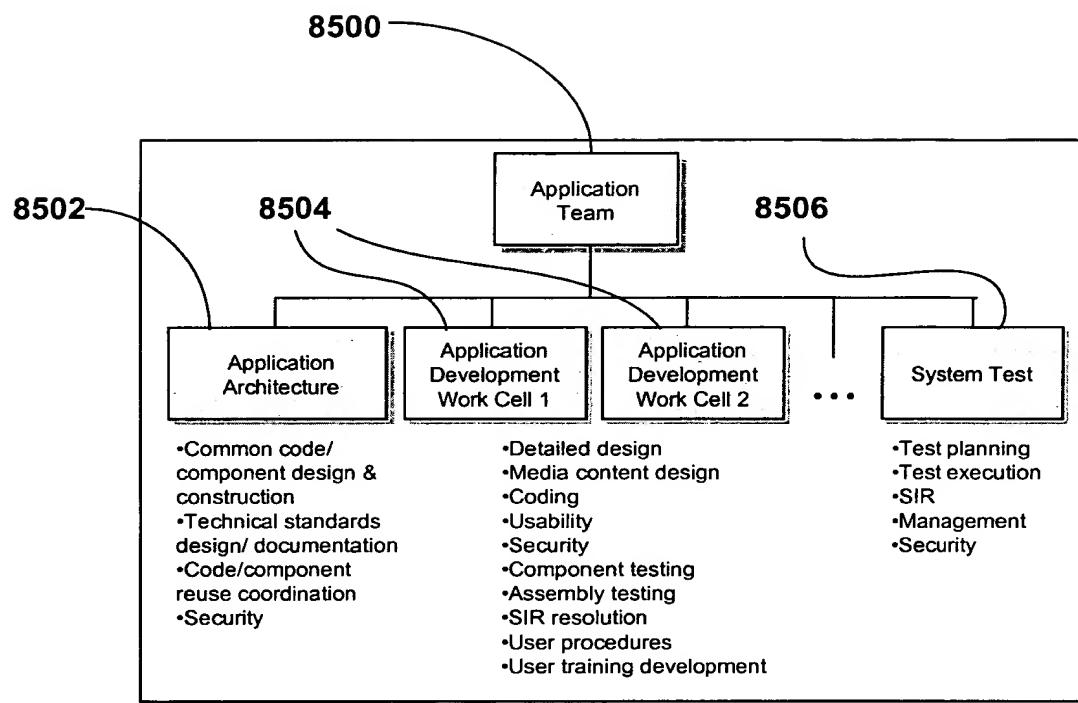
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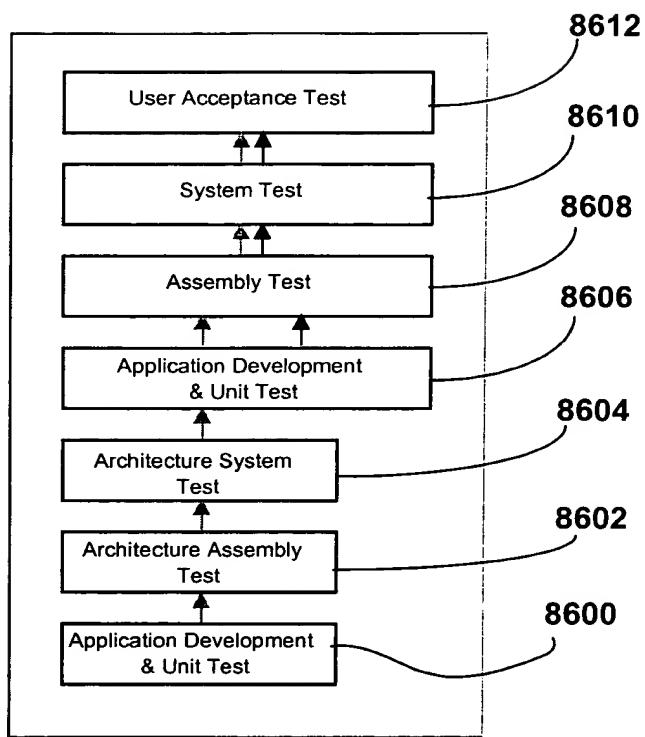
**Figure 83**



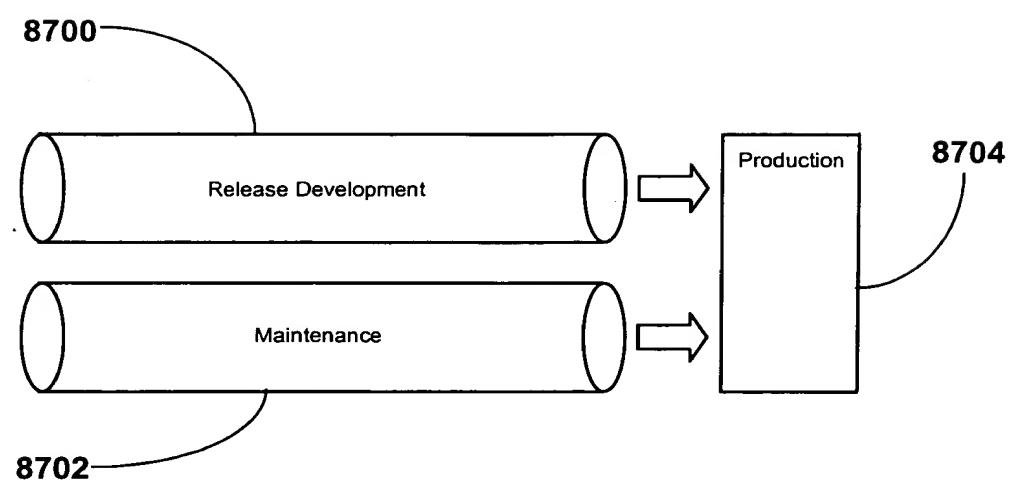
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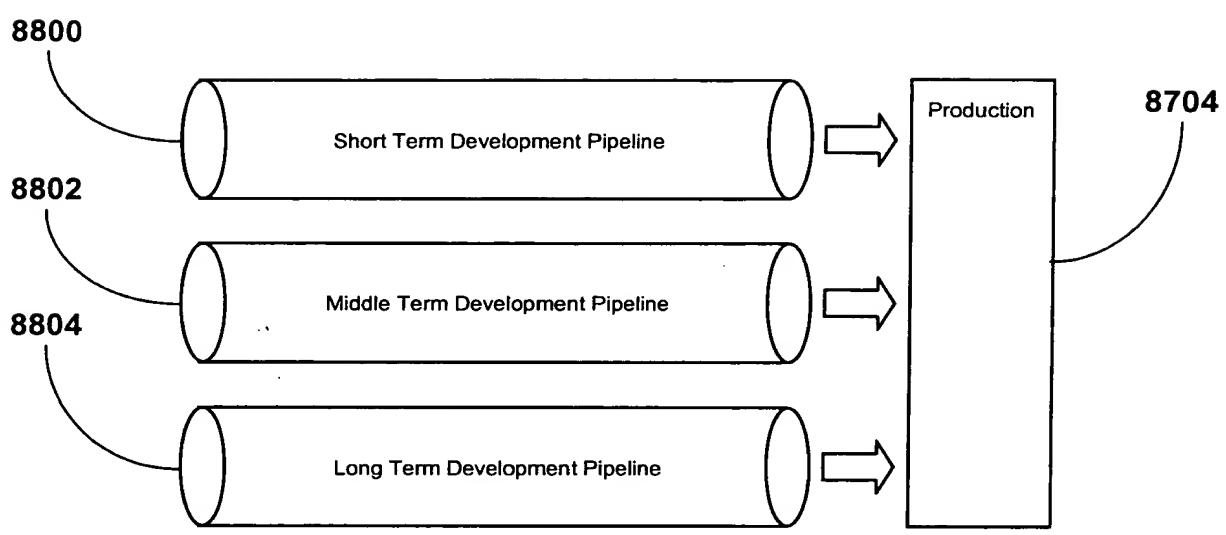
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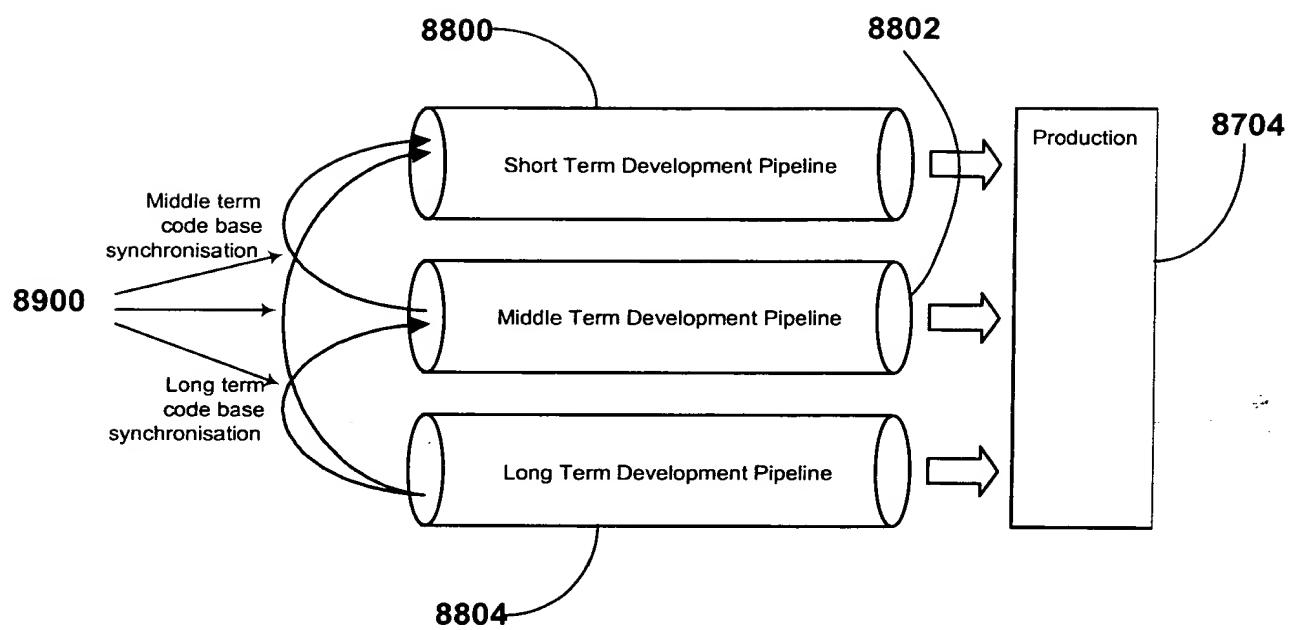
**Figure 86**



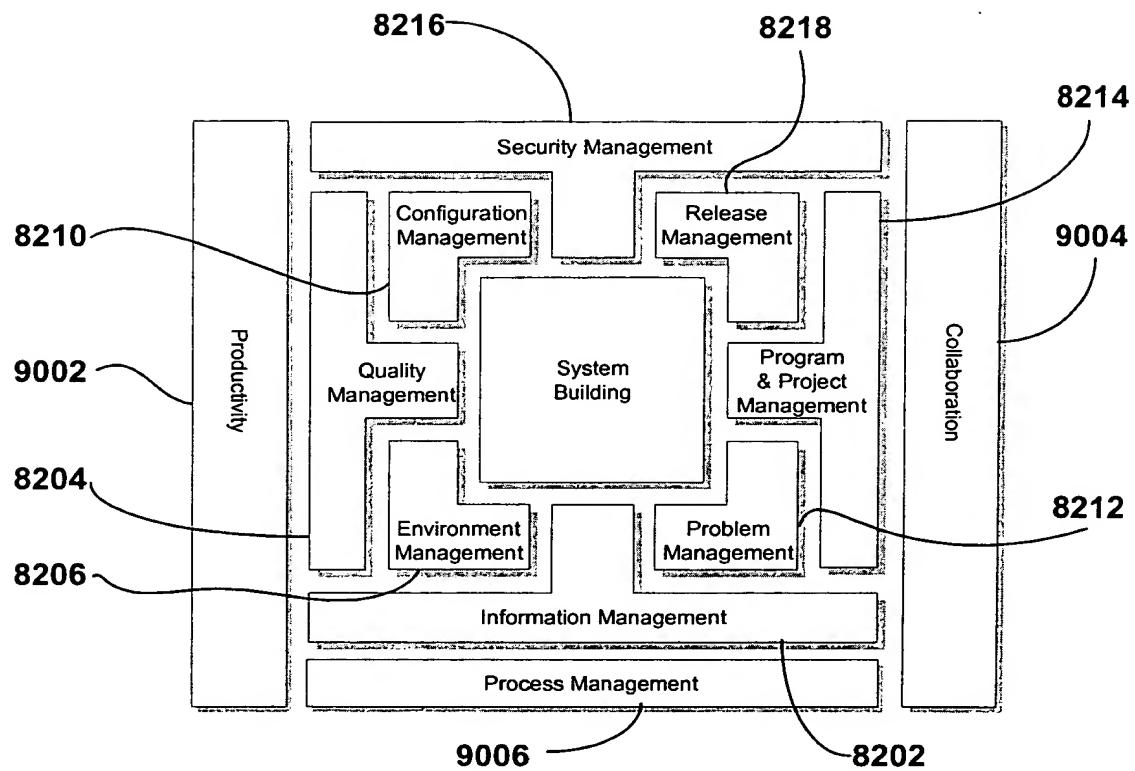
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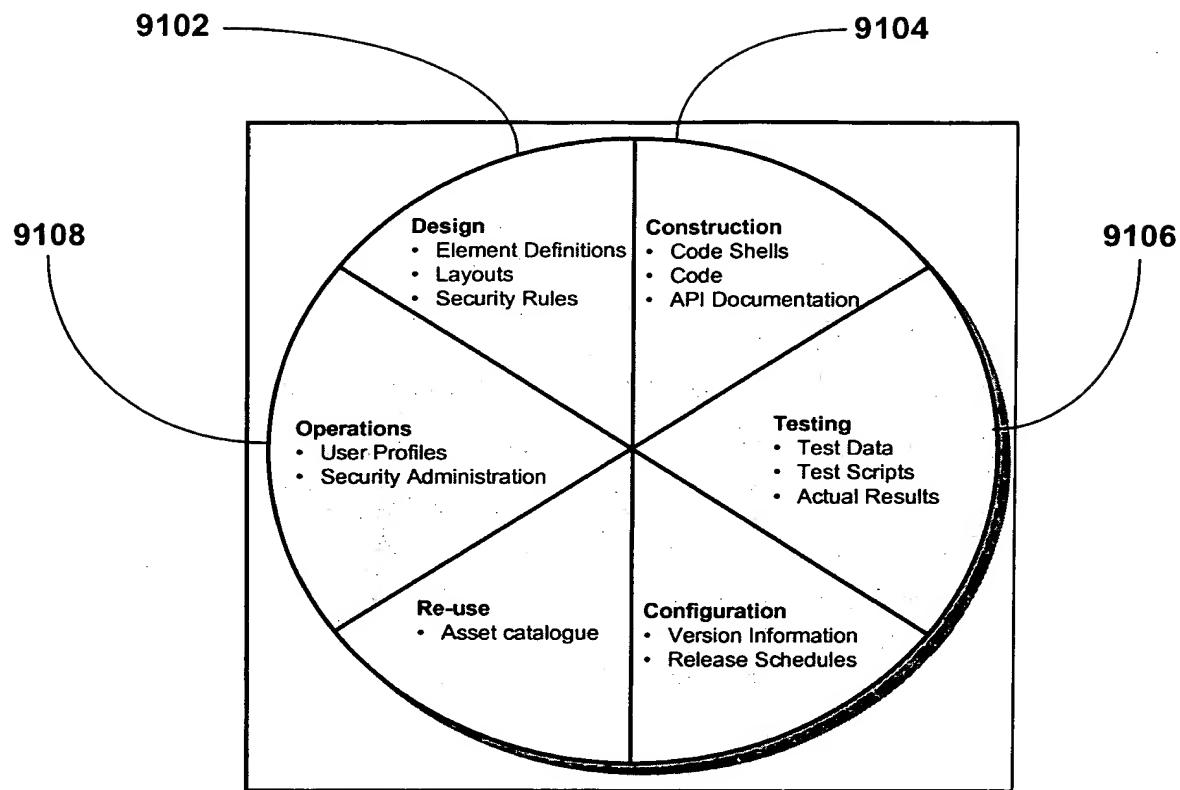
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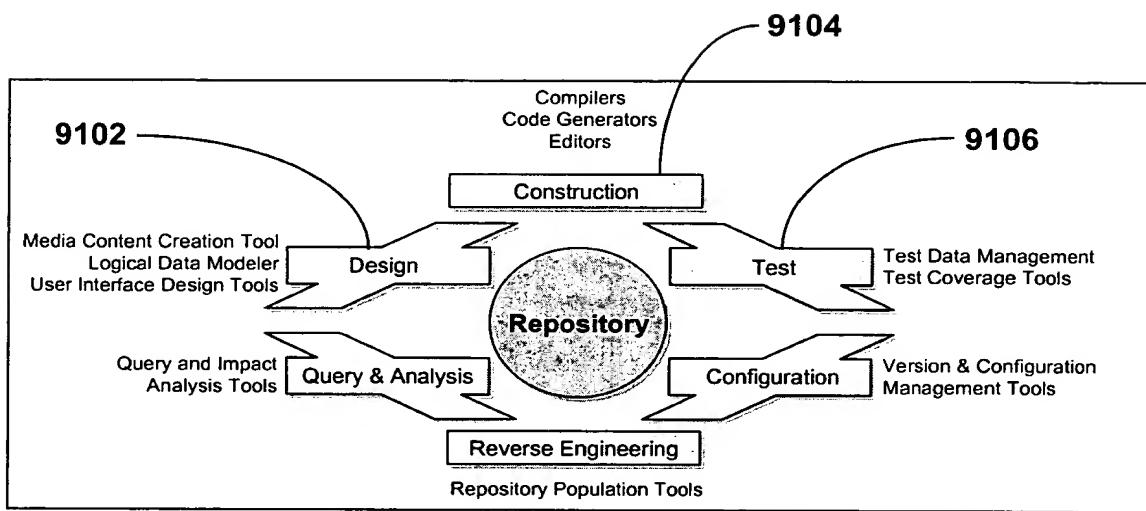
**Figure 89**



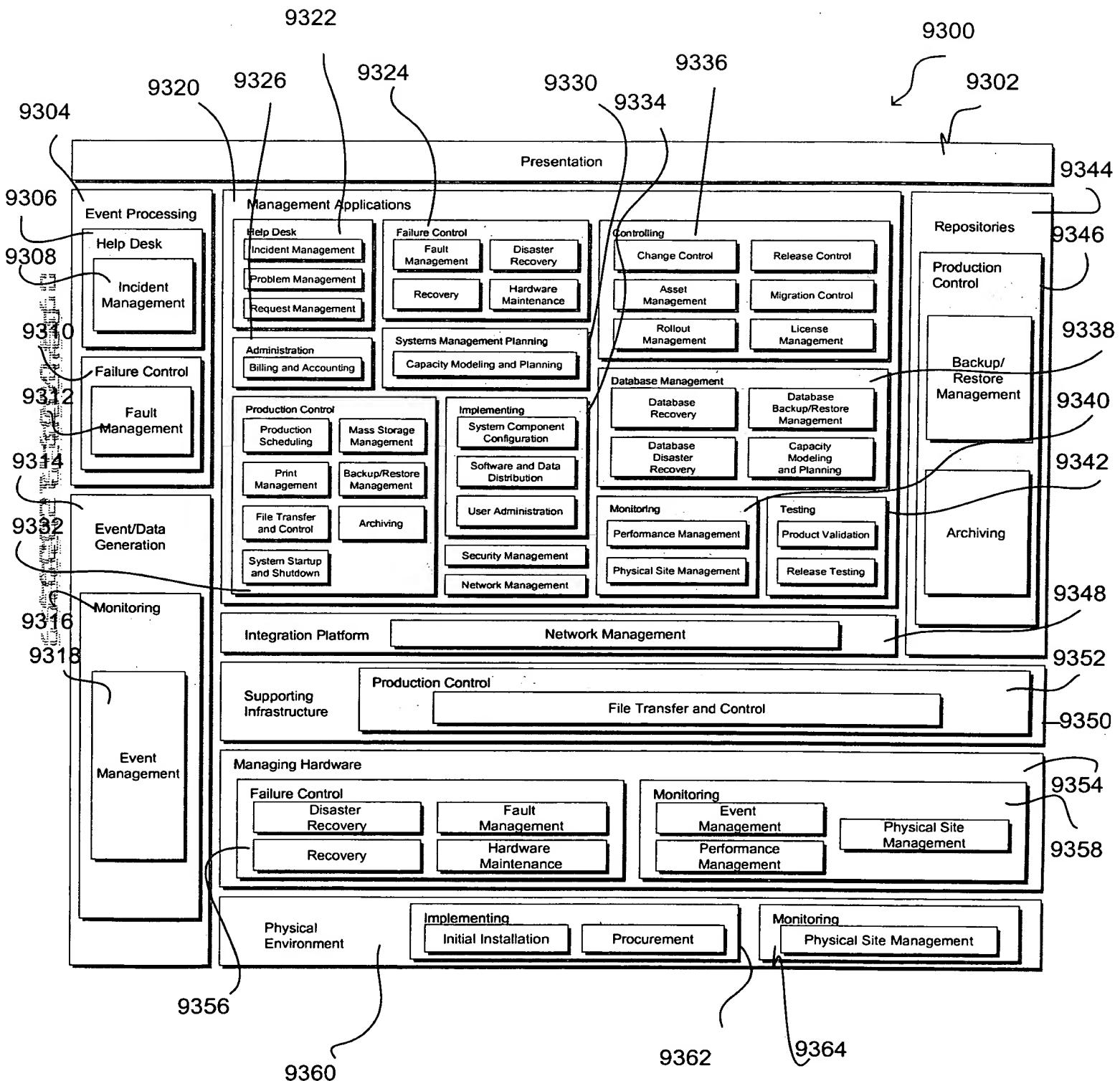
**Figure 90**



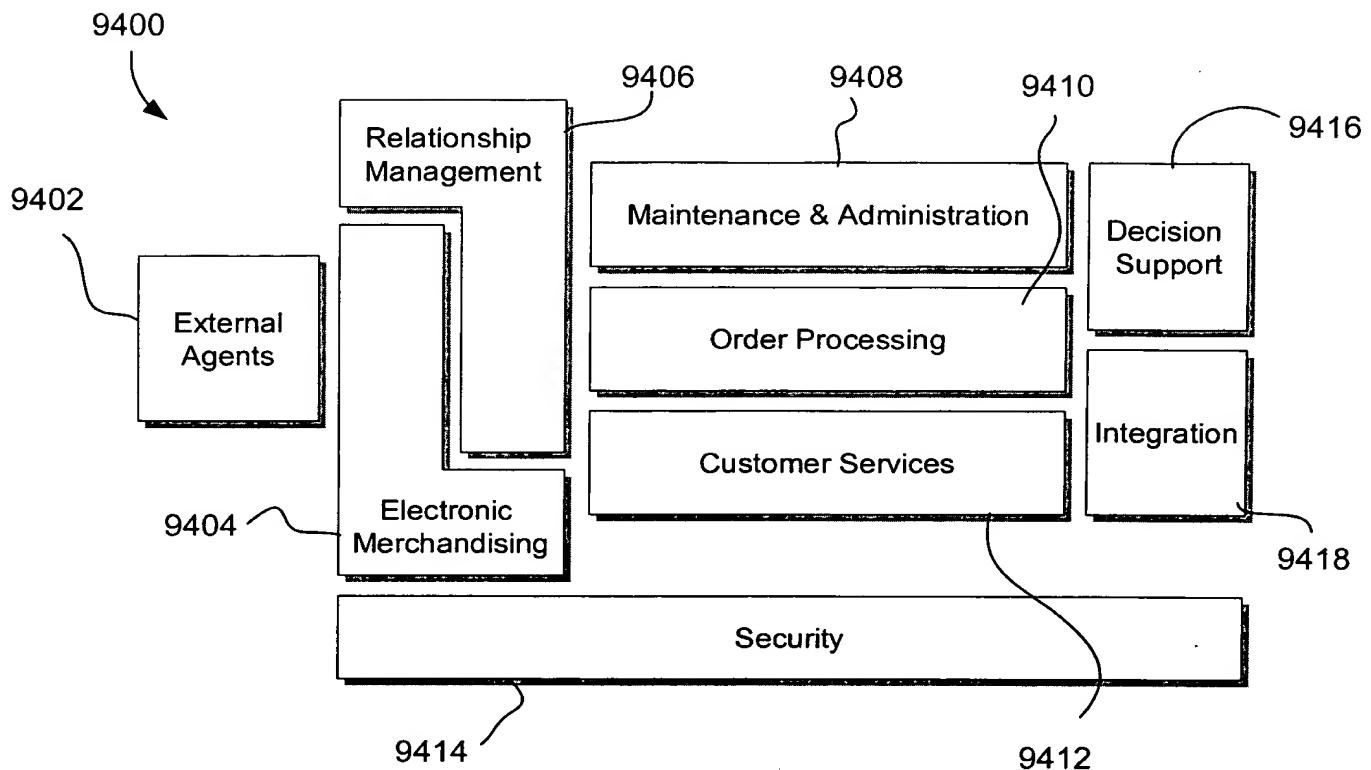
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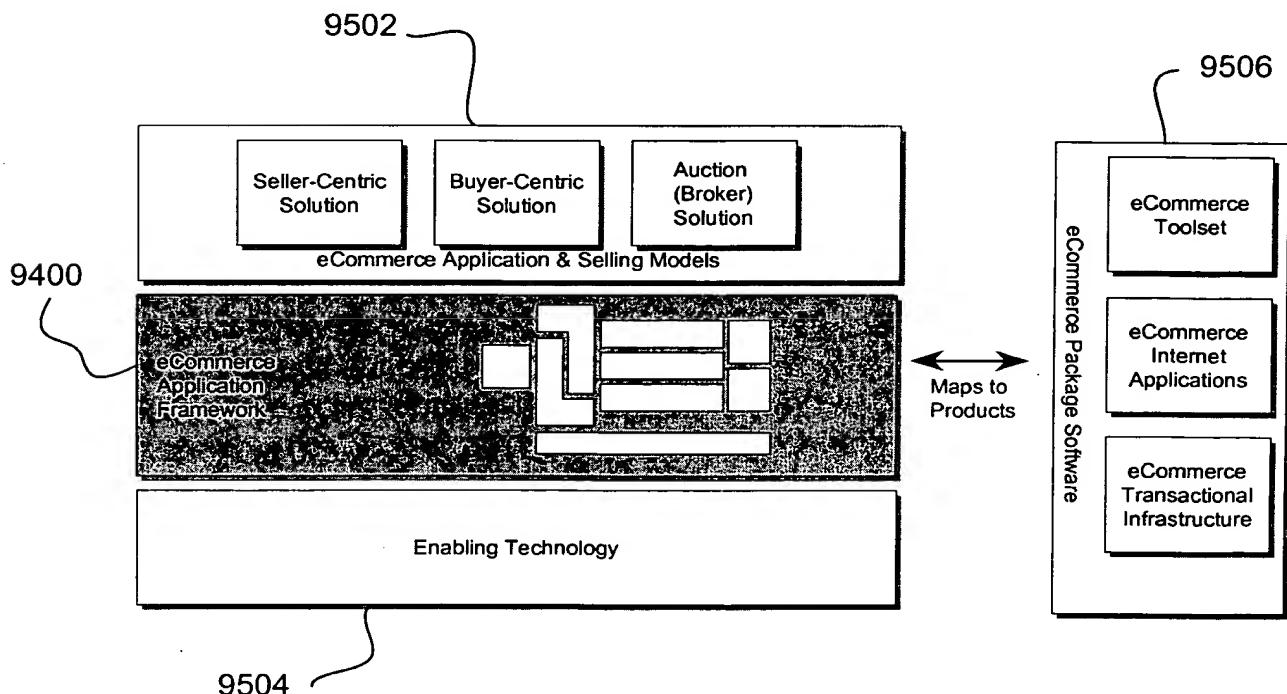
**Figure 92**



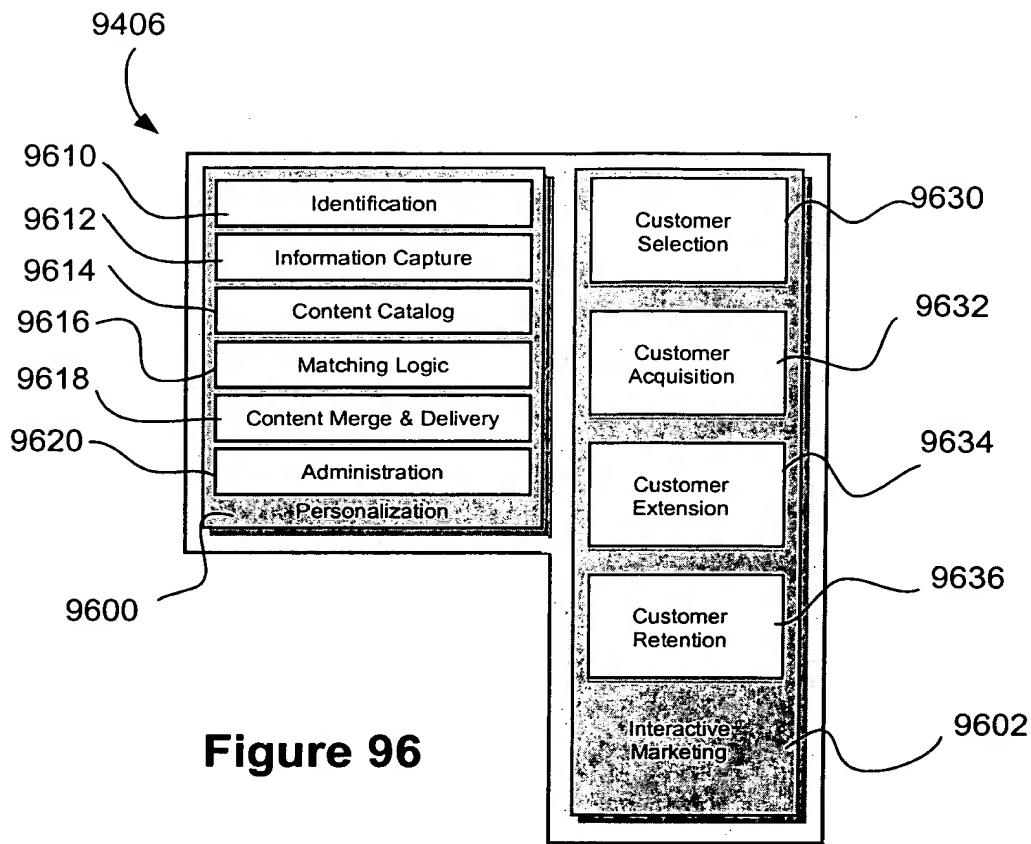
**Figure 93**



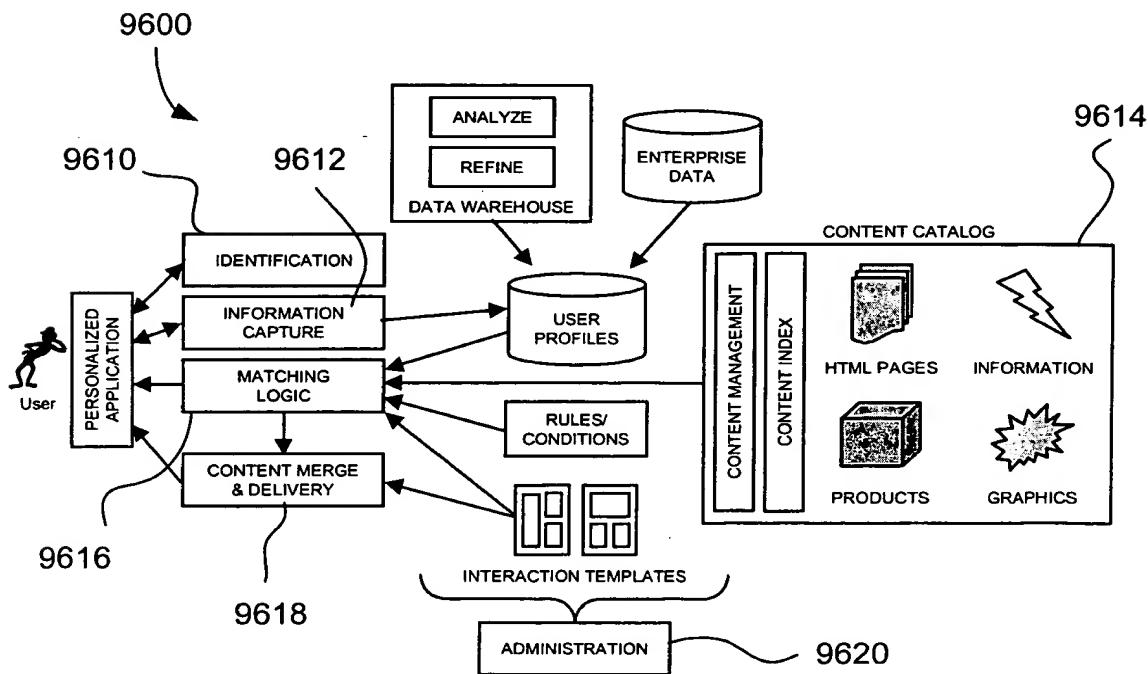
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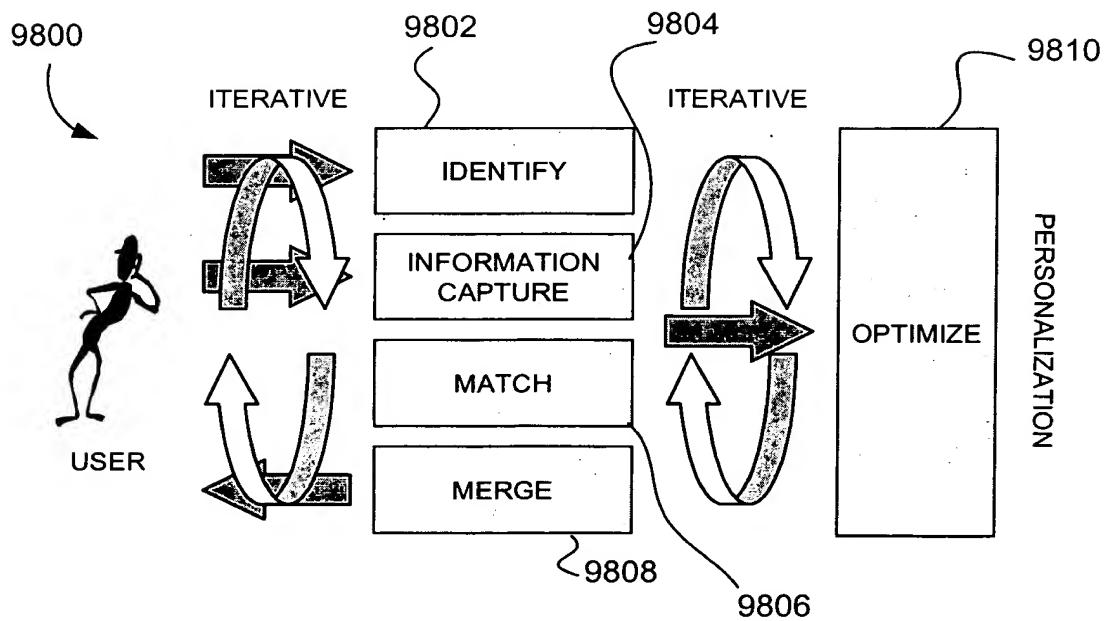
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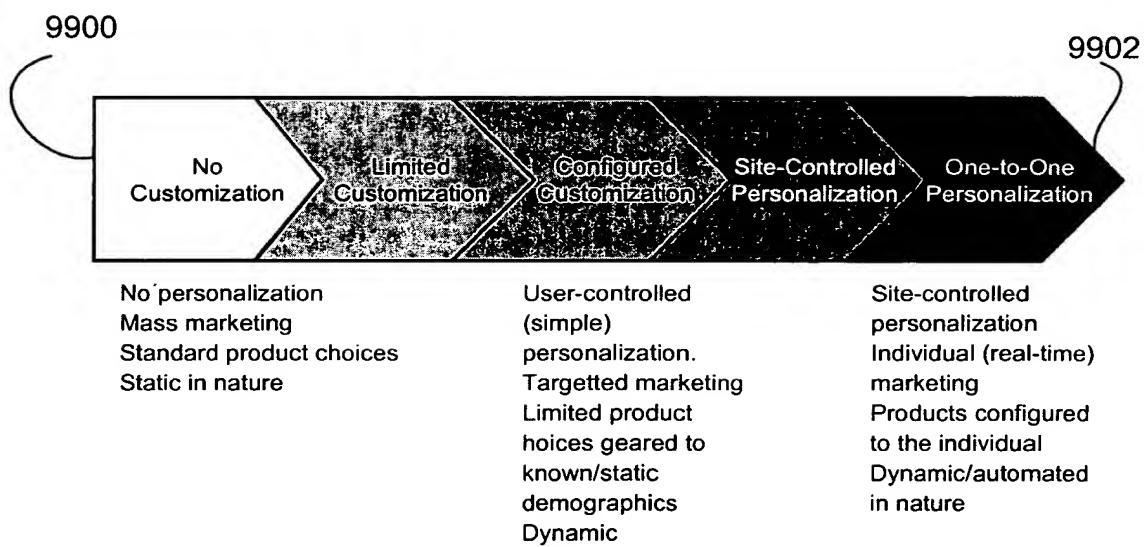
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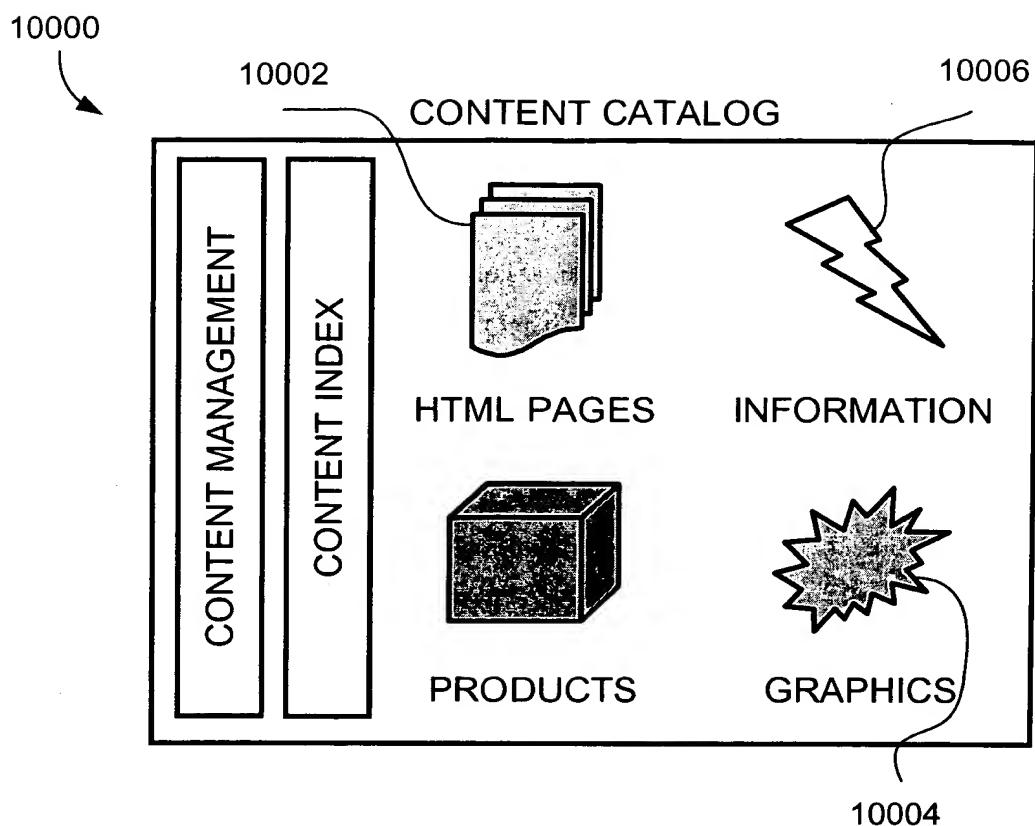
**Figure 97**



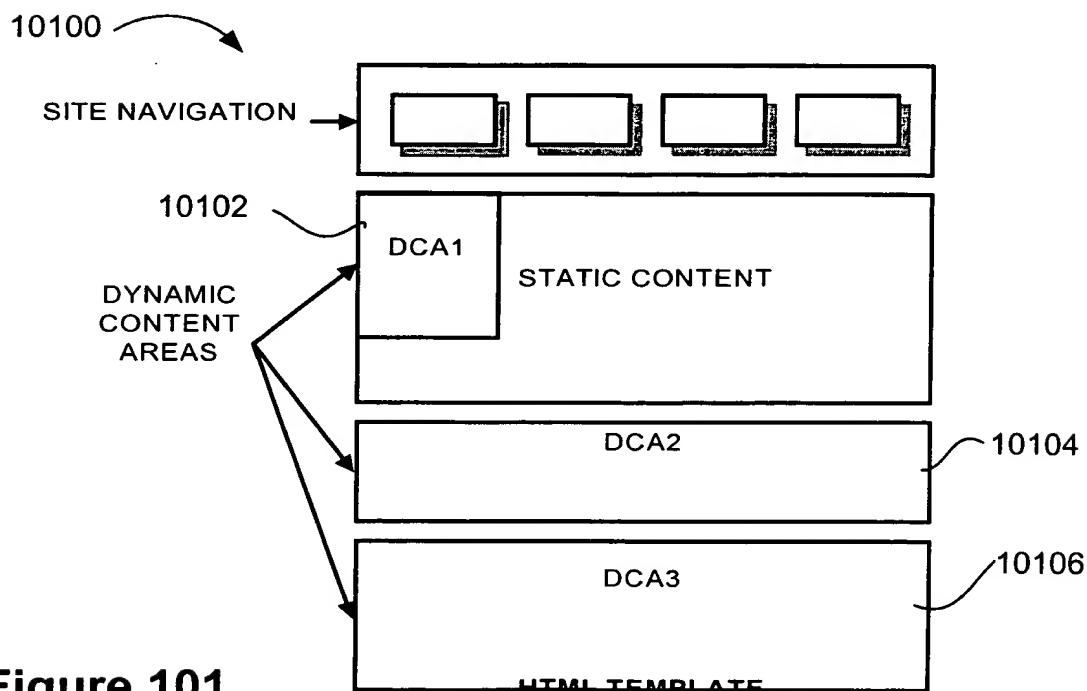
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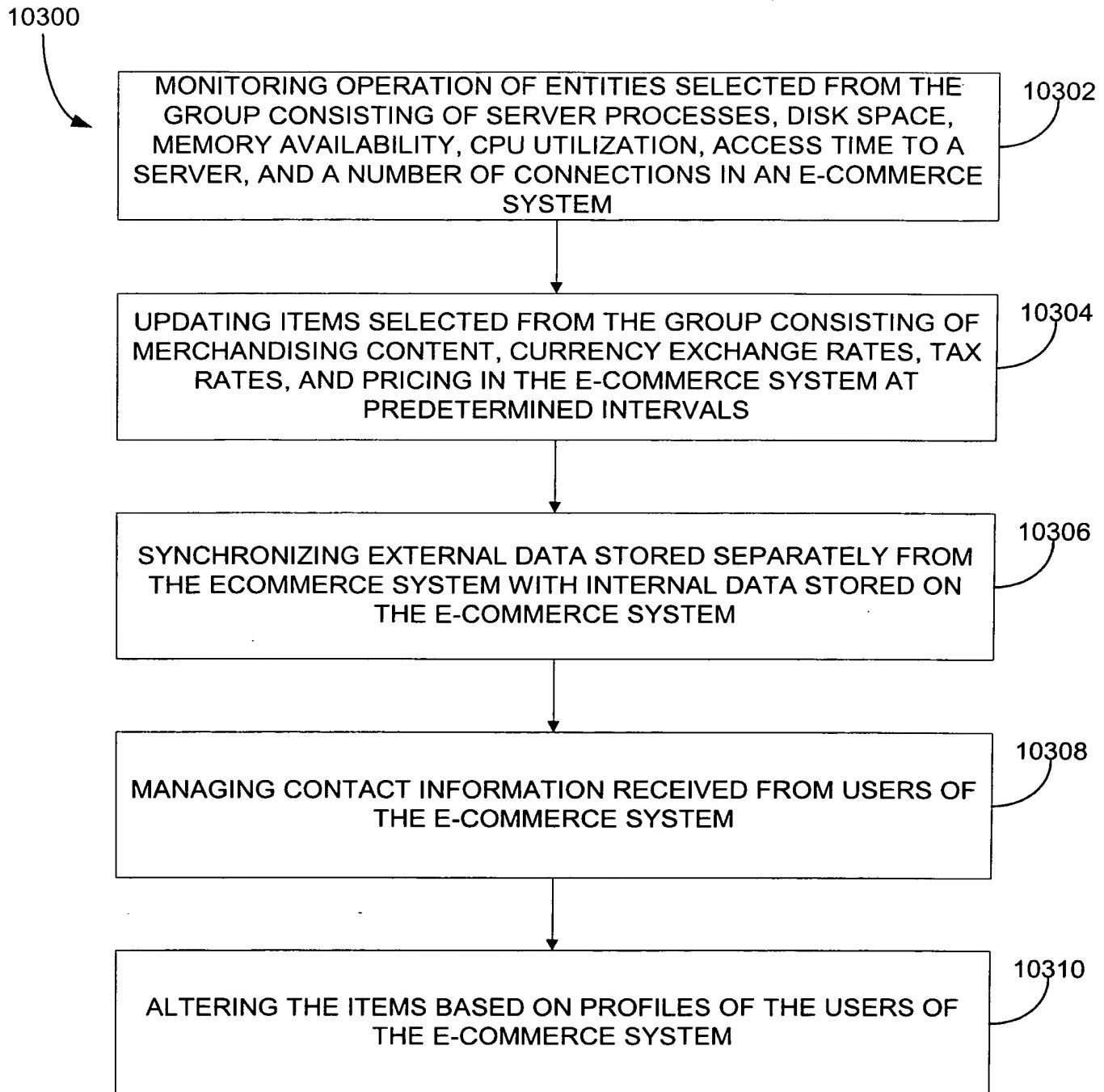
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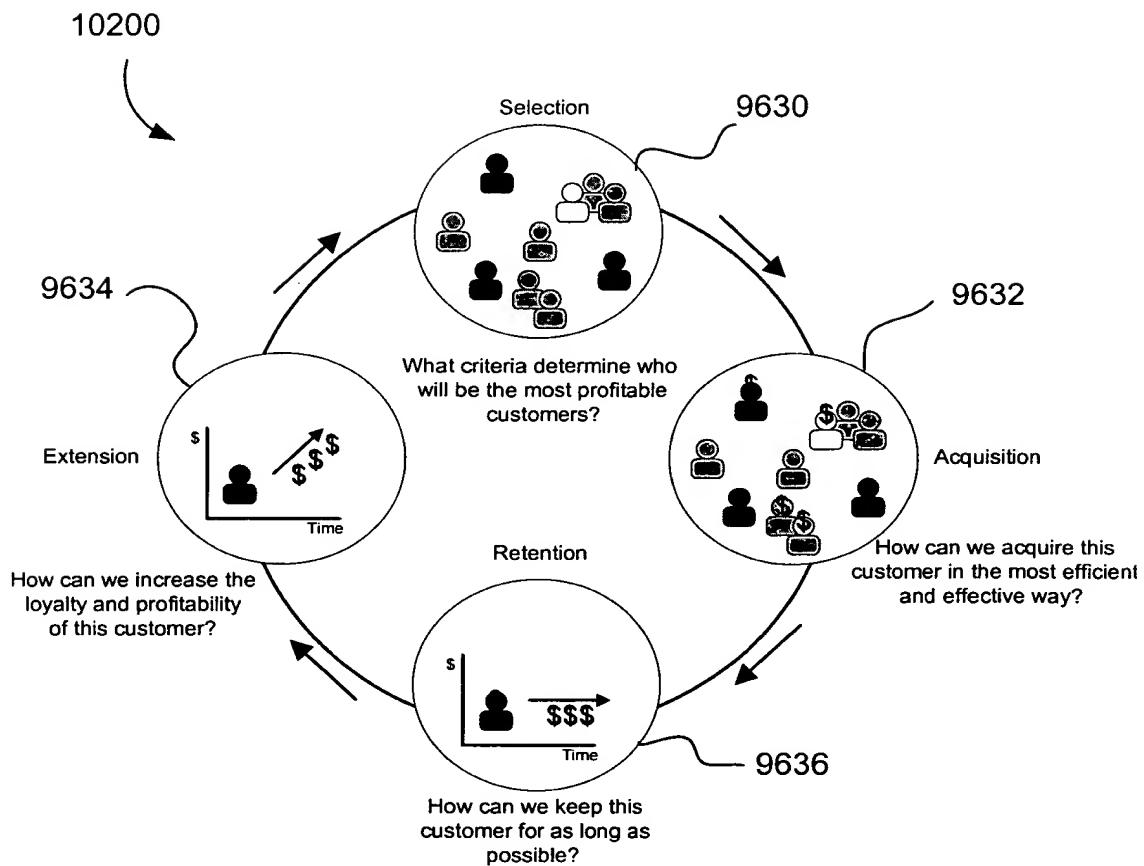
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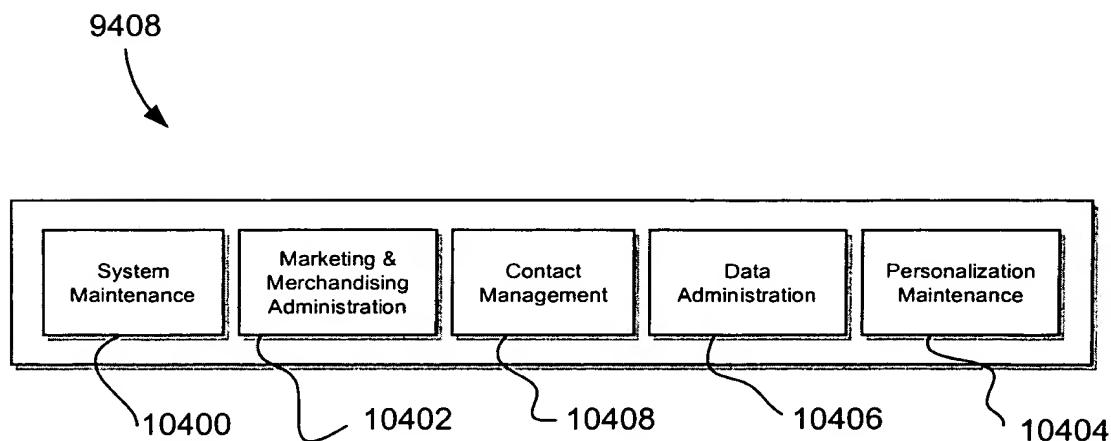
**Figure 101**



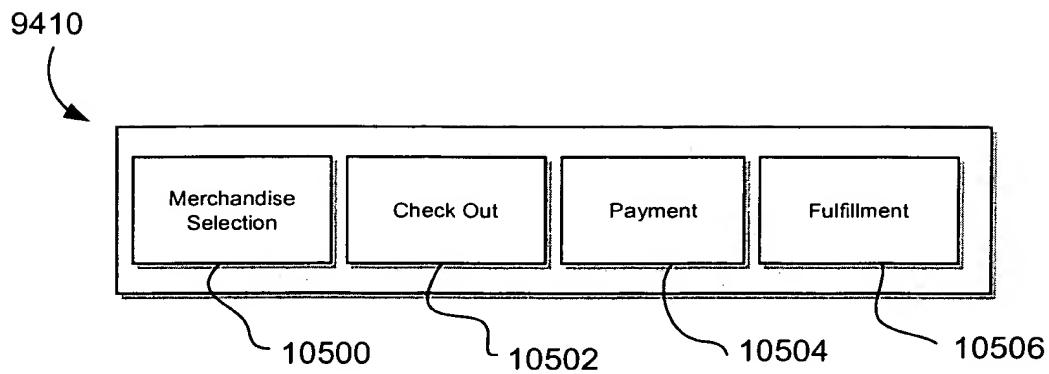
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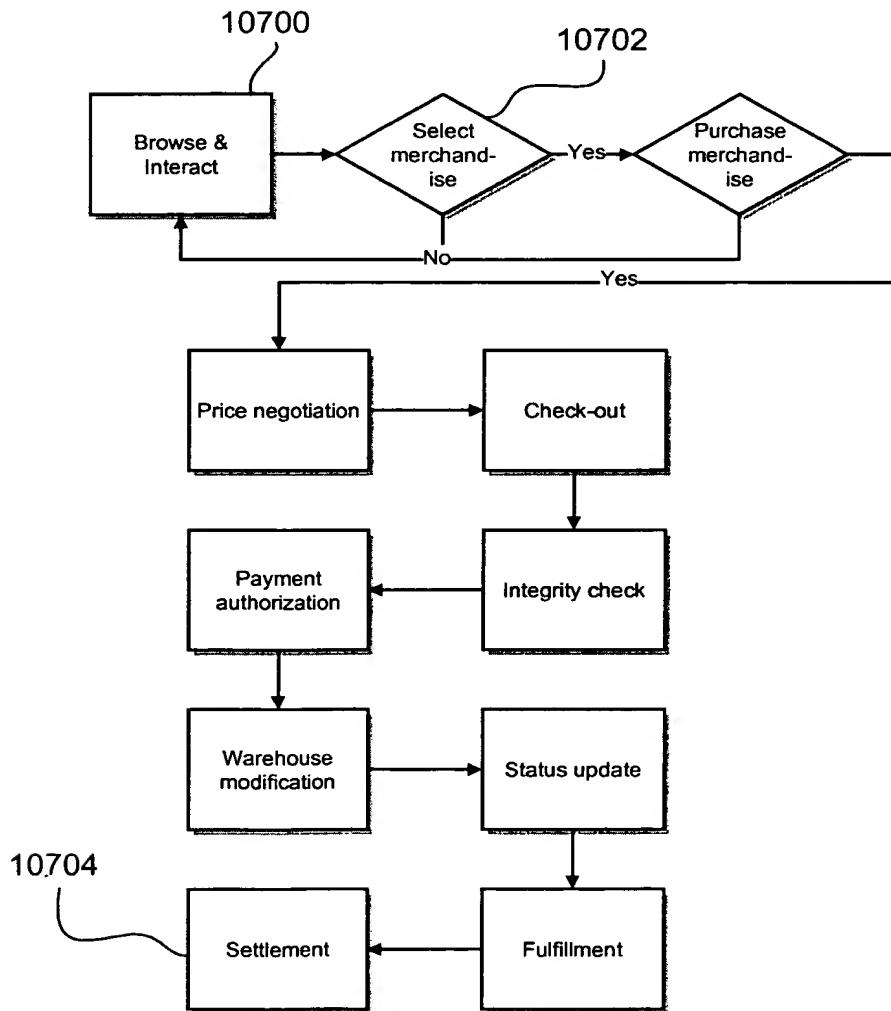
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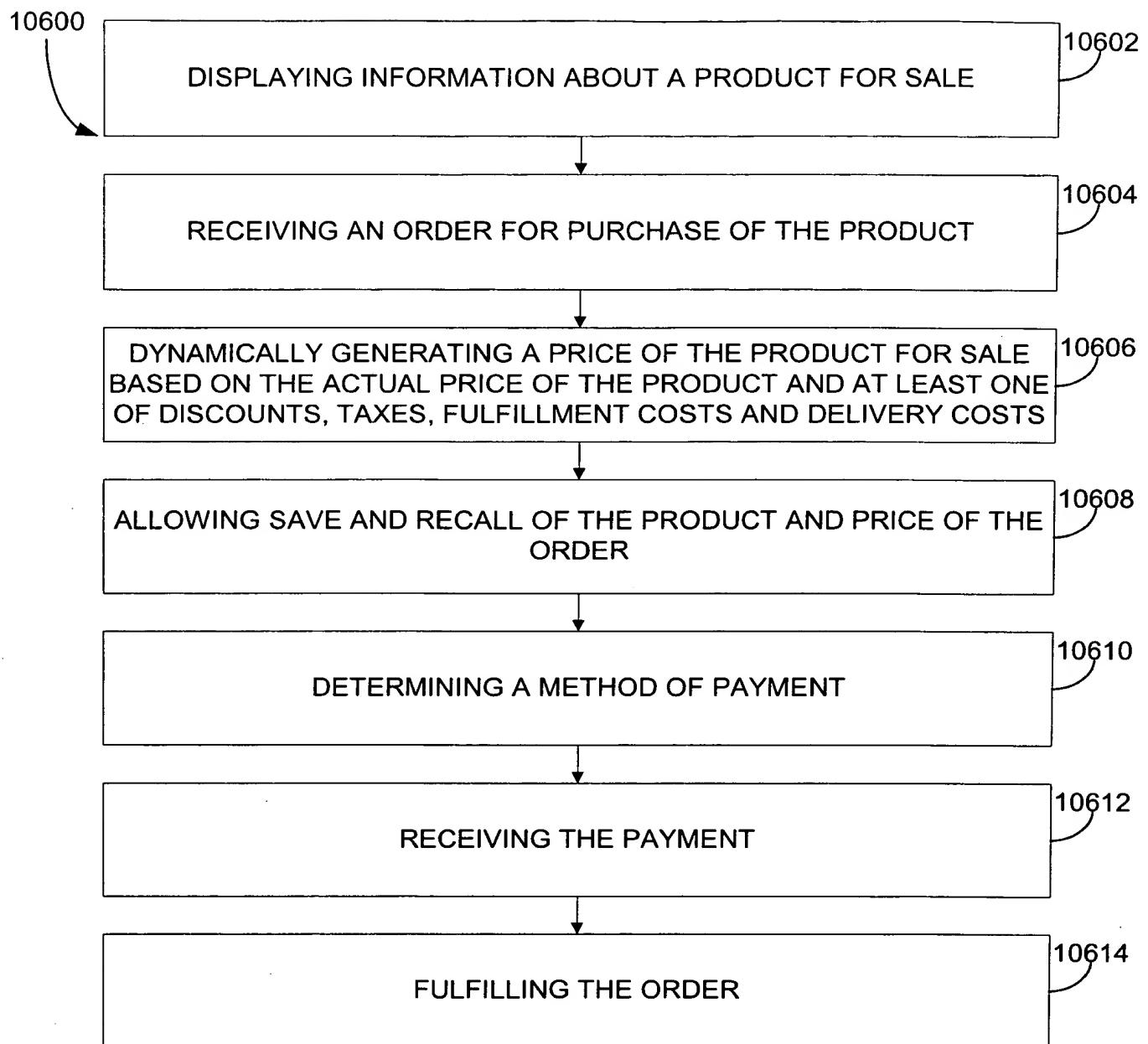
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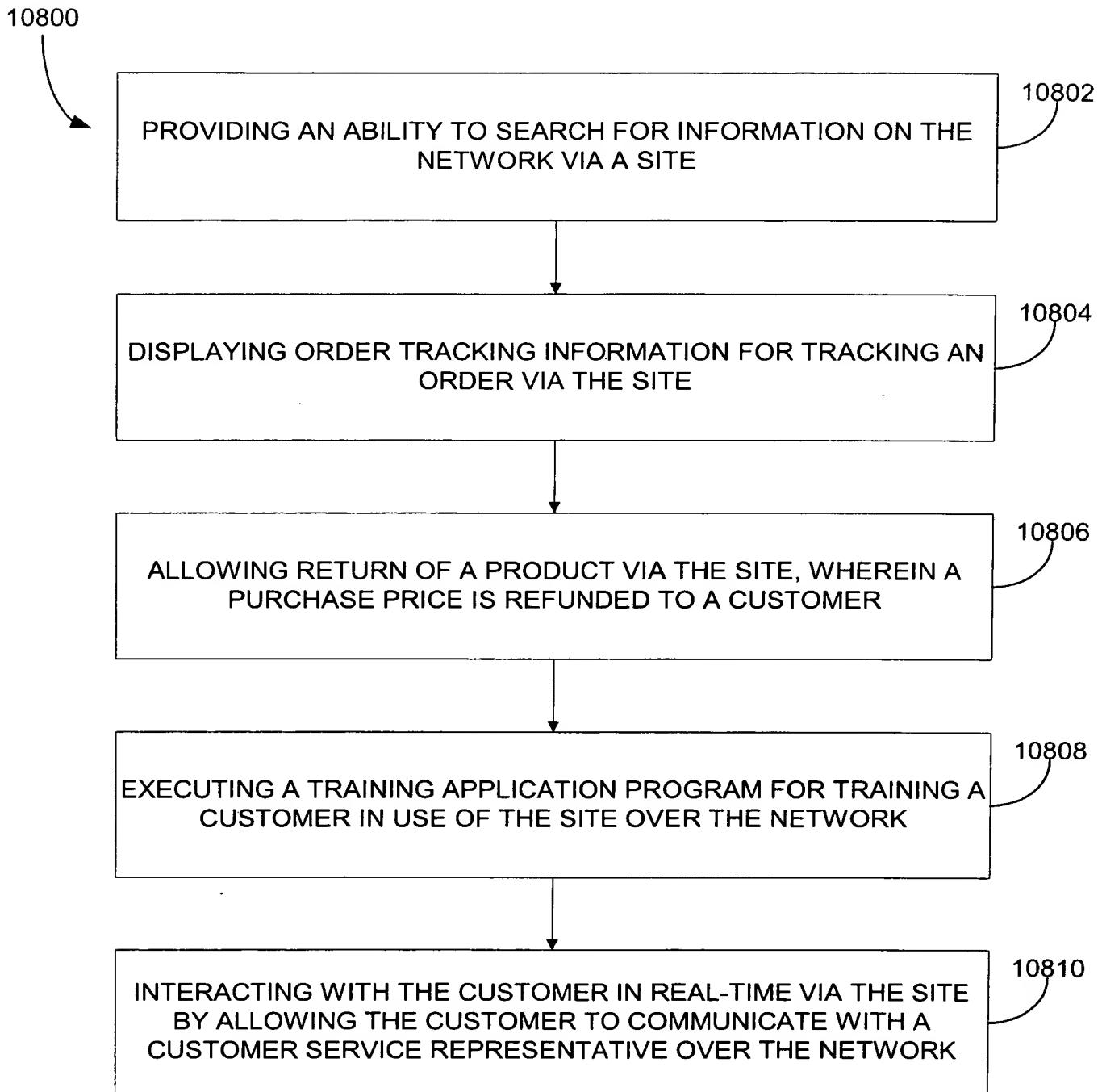
**Figure 105**



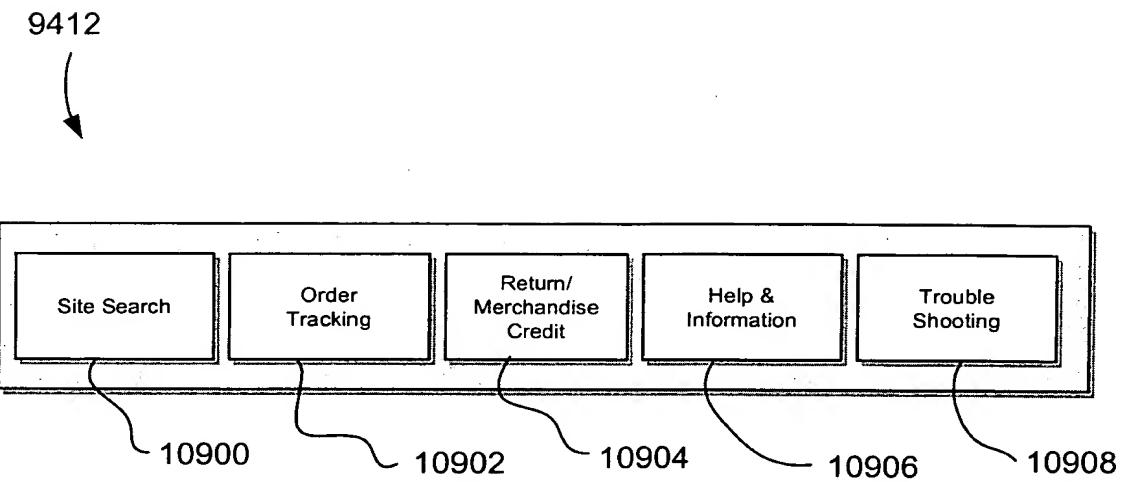
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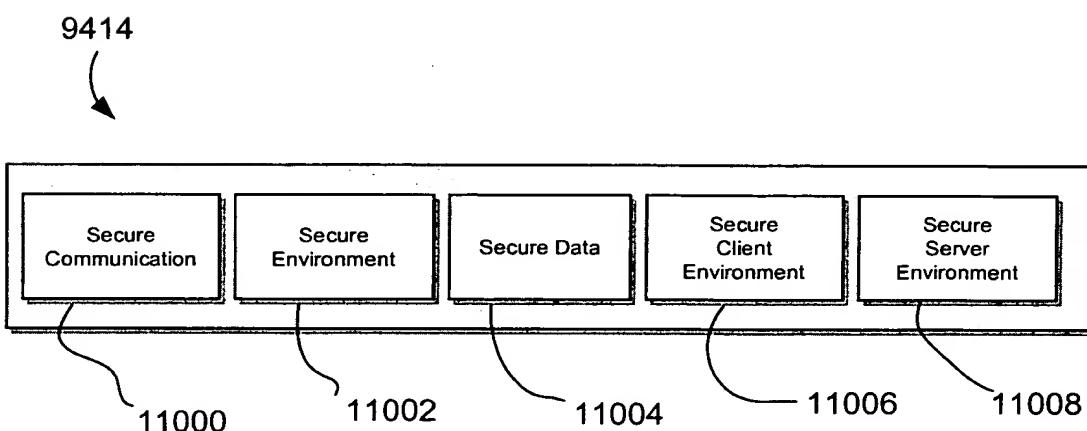
**Figure 106**



**Figure 108**



**Figure 109**



**Figure 110**

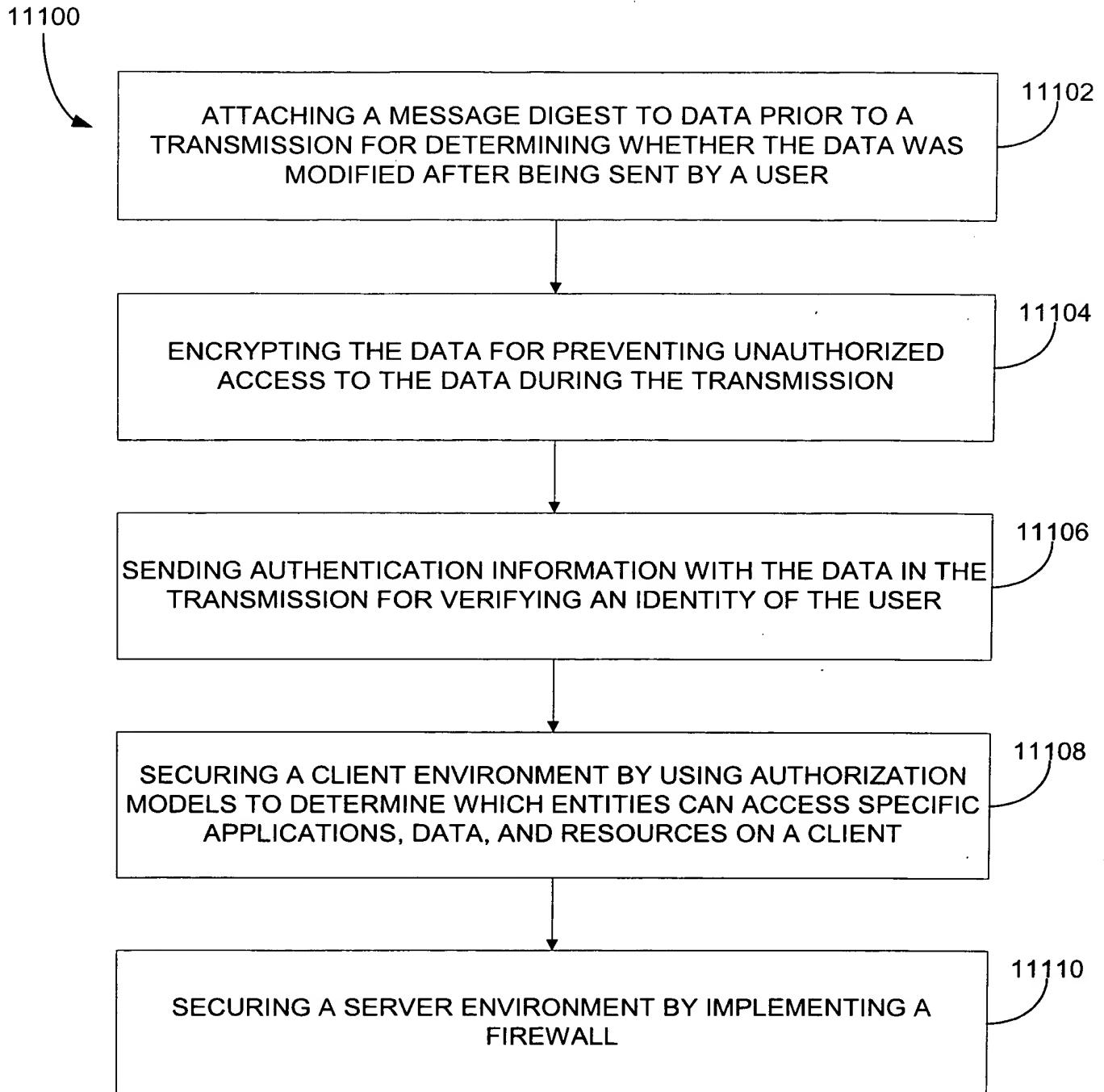


Figure 111